S 3655-1

ONE HUNDRED SEVENTH

A N N U A L R E P O R T

of the

INSURANCE COMMISSIONER

of the

STATE OF MARYLAND

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

THE GOVERNOR OF MARYLAND
and the
MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

BY

EDWARD J. BIRRANE, JR.
INSURANCE COMMISSIONER

ONE SOUTH CALVERT STREET
BALTIMORE, MARYLAND - 21202

ISSUED: November 30, 1979

BUSINESS OF 1977

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HARRY HUGHES
GOVERNOR

JOHN J. CORBLEY
SECRETARY

STATE OF MARYLAND

EDWARD J. BIRRANE JR.
INSURANCE COMMISSIONER

DEPARTMENT OF LICENSING AND REGULATION
INSURANCE DIVISION
[illegible] CALVERT STREET BALTIMORE, MARYLAND 21202
301 383-[illegible]

MY DIRECT NUMBER IS 301/383- 5695

December 13, 1979

The Honorable John J. Corbley, Secretary
Department of Licensing & Regulation
One South Calvert Street
Baltimore, Maryland 21202

Dear Mr. Corbley:

The One Hundred-Seventh Annual Report of the Insurance Commissioner of the State of Maryland is submitted for your review and transmittal to the Governor and Members of the General Assembly.

The Report is submitted under the provisions of Section 23 of Article 48A and sets forth activities of the Division for the calendar year ending December 31, 1977. It includes a supplement thereto a statement of fees and taxes received by the Insurance Commissioner and paid by him into the State Treasury, for the fiscal year ended June 30, 1978.

Listed in this Report is a summary of significant insurance legislation passed during the 1978 Session of the Maryland General Assembly and Opinions of the Attorney General pertinent to the operations of this Division rendered during 1977.

The personnel of this Division are listed as of November 30, 1979.

Yours very truly,

Edward J. Birrane, Jr.
Insurance Commissioner

EJBJr/SV:gm

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PERSONNEL OF THE INSURANCE DIVISION

General Administration

Insurance Commissioner: Edward J. Birrane, Jr.; Deputy Insurance Commissioner: Ernest A. Goodman; Executive Asst. to the Insurance Commissioner: Ted A. Hickman; Assistant Commissioner for Life & Health: Sidney A. Green; Assistant Commissioner for Examination and Property: Stanley Vinton; Assistant Commissioner for Complaint & Investigation, Hearing: Thomas Paul Raimondi; Assistant Commissioner: Michael Connolly, Assistant Atty. General: Patrick Smith; Special Insurance Investigator: Ellison W. Ensor; Administrative Aide II: Mrs. Dorothy Taylor; Office Secretary III: Doris Tippett; Office Secretary II: Marcia Neff, Phyllis Gratalo; Office Secretary I: Iris Magaziner; Fiscal Associate II: Margaret J. Smith.

Examination & Auditing:

Chief Examiner: Burton J. Kitchen; Asst. Chief Examiner: A. Ernest Long; Insurance Examiner V: Alfred Hermann III; Insurance Examiner IV: Evia J. Christian, Jesse Haugh, Ilona Klasons, George Donhauser; Insurance Examiner III: Paul Burget, Jose Cartera, Alfred Franz, Alexander Harrison, Robert Parker, Neil Reed, Moses Taylor, Jr.; Insurance Examiner II: Anthony D. Belletiere, Floro dela Cruz, Nancy Shevock; Insurance Examiner I: Homer A. Ervin, Jr., Vernon Gentile, Calvert Gorman, David W. Phillips; Accountant Auditor IV: William G. Lashley, Acct. Auditor III: Richard Cunningham, Kenneth Sears; Accountant Auditor II: David Katz; Fiscal Accounts Supervisor: Jean Currence; Fiscal Associate II: Benjamin Levitas; Office Secretary II: Irene Rosen; Office Secretary I: Robina Cunningham, Elaine Strother, Evelyn Schwartzman; Typist Clerk III: Linda Cherry

Life and Health:

Chief Life Actuary: Sidney A. Green; Actuary IV: Dennis A. Lafferty, J. Brooks Smith, Jr., Attillio A. Stone; Actuary III: Nelson D. Ayling, Russel DeForest, Joseph D. Douglas, Thomas A. Lavalle, Uro H. Marble, Howard Max, James D. Paterson; Actuary I: Brenda Ledford, R. Herman Richardson, George Stover, Robert Friedman; Office Secretary III: Phyllis Gilpin, Ruth Pundt; Office Secretary II: Jean Evans, Jackie Heindl, Mary E. Kenny, Susan Wegnerowitz; Office Secretary I: Denice Strycharz.

Rating & Forms Review Section:

Actuary IV: Eugene A. Graham; Actuary III: John F. Crouse, Allen J. McGrath, David L. Royer; Actuary II: Alfred Forgione; Office Secretary I: Geraldine Howard and Marilyn Pettie.

Education and Licensing Section:

Services Supervisor: Rita L. Farb; Office Secretary II: Shirley Holden; Office Clerk II: Jacqueline Carpenter, Alfreda L. Chesniak, Margaret Conrad, Linda Dillow, Yvonne House, Eleanor J. Potter, Gloria Arnold; Office Clerk I: Dicie Hayes; Typist Clerk IV: Angela McLellan; Typist Clerk II: Judith Schepleng.

Complaint & Investigation:

Insurance Investigation Chief: J. Frank Nayden; Asst. Chief Insurance Investigator: Moses Lake; Insurance Investigator II: George Blumenthal, Stephen M. Donaldson, Raymond Grant, George R. Kaiss, Mary C. Loux, Samuel Nathanson, Thomas O'Hara, Howard P. Richmond, John H. Riggle, Tracy Schoonmaker, Norman D. Taylor; Office Secretary II: Dorothy Nance; Office Secretary I: Mary Craig, Jean Randlett, Marie Roberts, Esther A. Singleton; Typist Clerk III: Brenda Schautz.

Special Investigative Strike Force:

Chief Enforcement Officer: Leroy Shaver; Asst. Chief Enforcement Officer: John W. Munsey; Public Affairs Officer: Byron P. Roberts, Jr.; Office Secretary II: Earle Bollin.

Hearing Section:

Chief Hearing Officer: James E. Sybert; Hearing Officer: Joseph Epstein, Richard R. Globus, Larry Sears; Law Officer: Charles B. Kelly; Office Secretary I: Lorraine Hogue; Typist Clerk II: Sharon Bohon.

Major Legislation Passed in 1978

The following is a summary of major legislation affecting the Insurance Division passed at the 1978 Session of the Maryland General Assembly and signed into Law:

S.B. 17 (Chapter 421 of the Acts of 1978) increases the assumed interest rate with respect to the computation of reserves on life insurance and increases this rate for the computation of cash values and other benefits.

S.B. 189 (Chapter 798 of the Acts of 1978) establishes a certain priority of distribution in an insurance company liquidation proceeding.

S.B. 190 (Chapter 799 of the Acts of 1978) establishes the procedure for the disbursement to insurance guaranty associations of certain assets of insolvent insurers.

S.B. 236 (Chapter 801 of the Acts of 1978) requires certain monies received by the Insurance Commissioner to be credited to the General Fund and provides for special accounting procedures.

S.B. 344 (Chapter 803 of the Acts of 1978) under the Transportation and Courts Articles and Article 48A, provides for the issuance of a provisional driver's license to persons under 18 years of age, imposes certain restrictions on persons possessing this license, and provides for modification and waiver of restrictions under certain circumstances.

S.B. 405 (Chaper 808 of the Acts of 1978) under various Articles of the Code, establishes a schedule for the evaluation of certain State officers and entities, terminates the legal effect of statutory provisions creating these offices and entities, and relates generally to the legislative evaluation of certain State offices and entities.

S.B. 566 (Chapter 251 of the Acts of 1978) prohibits insurers from refusing renewal health-insurance policies solely because of a change in the physical or mental health of the insured.

S.B. 632 (Chapter 258 of the Acts of 1978) changes one of the designated references to a life insurance policy written on a rated underwriting basis that must appear on the first page of the policy.

S.B. 633 (Chapter 259 of the Acts of 1978) increases the examinations fees payable to the State Insurance Commissioner by applicants for an insurance advisor's license and an insurance agent's license.

S.B. 670 (Chapter 819 of the Acts of 1978) exempts certain vehicles from certain required primary coverage insurance provisions.

S.B. 724 (Chapter 494 of the Acts of 1978) applies the provisions regarding unfairness and discrimination in underwriting decisions to surety underwriters.

S.B. 869 (Chapter 273 of the Acts of 1978) prevents certain insurers from asking or permitting differentials in ratings or premium payments because of blindness, unless there is actuarial justification.

S.B. 881 (Chapter 514 of the Acts of 1978) requires any nonprofit health-service plan issuing hospital insurance to any person to offer catastrophic health-insurance coverage and provides minimum coverage to a certain amount. Effective date July 1, 1979.

S.B. 920 (Chapter 836 of the Acts of 1978) requires payment for certain devices by every insurer who delivers or issues certain contracts through Nonprofit, Health-Service Plans.

S.B. 1055 (Chapter 539 of the Acts of 1978) establishes a waiting period before approved amendments of Nonprofit Health-Service Plans may become effective, and requires plans to furnish certain information to the Insurance Commissioner on proposed amendments.

S.B. 1067 (Chapter 541 of the Acts of 1978) under Articles 32, 48A, and 56, prohibits sex discrimination in certain situations by certain persons.

S.B. 1077 (Chapter 286 of the Acts of 1978) revises the hearing procedure whereby the Insurance Commissioner considers a protest filed by an insured concerning the cancellation, nonrenewal, increase in premium, or reduction of coverage in his motor-vehicle liability-insurance policy.

S.B. 1116 (Chapter 546 of the Acts of 1978) permits insurance brokers to charge a fee in certain circumstances.

S.B. 1117 (Chapter 345 of the Acts of 1978) enables the State Treasurer to deposit certain securities with a designated depository and enables the Treasurer to make certain agreements with depositories in respect to deposited securities.

S.B. 1277 (Chapter 856 of the Acts of 1978) requires that certain health insurers offer to applicants certain benefits for treatment of drug abuse.

H.B. 74 (Chapter 309 of the Acts of 1978) requires self-insurers to meet certain requirements in the payment of property damage claims and provides that settlements may not be construed as admissions of liability and do not preclude certain claims.

H.B. 159 (Chapter 11 of the Acts of 1978) authorizes the Executive Director of the Maryland Automobile Insurance Fund to reject an application of insurance if the applicant owes the Fund any unpaid insurance premiums.

H.B. 160 (Chapter 867 of the Acts of 1978) deletes a provision requiring the Executive Director of the Maryland Automobile Insurance Fund to report certain information regarding an insured's record.

H.B. 206 (Chapter 14 of the Acts of 1978) specifies the membership of the Investment Committee of the Maryland Automobile Insurance Fund.

H.B. 264 (Chapter 584 of the Acts of 1978) provides that it is unlawful for certain corporations with nonprofit health-service plans to fail to notify the claimant of denial of certain claims.

H.B. 345 (Chapter 331 of the Acts of 1978) prohibits in certain specified insurance policies inclusion of any denial of health care benefits because services are rendered to the holder or beneficiary under the medical assistance program.

H.B. 387 (Chapter 595 of the Acts of 1978) alters the requirement that a policyholder in the Maryland Automobile Insurance Fund has completed a certain continuous period in the Fund for renewal privileges.

H.B. 1028 (Chapter 364 of the Acts of 1978) provides procedures in accounting for the deposit of certain insufficiency assessment monies and the reporting of the use of these monies to the Insurance Commissioner by the Maryland Automobile Insurance Fund.

H.B. 1226 (Chapter 151 of the Acts of 1978) corrects technical errors.

H.B. 1243 (Chapter 670 of the Acts of 1978) provides that a claimant, after receiving notice that another person's insurance company has become insolvent, has a certain time to file notice with the Maryland Automobile Insurance Fund of his intention to make a claim.

H.B. 1556 (Chapter 716 of the Acts of 1978) under Articles 43 and 48A, requires that after a certain date every health insurer shall offer the option of providing benefits for expenses arising from the care, treatment, or services rendered by a nurse-midwife.

H.B. 1692 (Chapter 728 of the Acts of 1978) under Articles 43 and 48A, permits certain persons and organizations to reveal specific medical information contained in records to the person on whom the record is maintained, and prohibits the revealing of this information to others.

H.B. 1780 (Chapter 404 of the Acts of 1978) requires insurers to include a provision in life-insurance contracts which provided for certain refunds of premiums.

H.B. 1837 (Chapter 755 of the Acts of 1978) requires Nonprofit Health-Service Plans to furnish certain statements of their claim practices. Effective January 1, 1979.

H.B. 2025 (Chapter 773 of the Acts of 1978) authorizes the Insurance Commissioner to approve the amount of interest an insurance company may charge on certain loans. Effective January 1, 1979.

Opinions of the Attorney General to the Insurance Commissioner and Related Opinions (January 1, 1977 - December 31, 1977)

Division Docket No.	
No Number	May 9, 1977 - To Senator Byrnes - Opinion in regard to regulation of rates for property, casualty, surety, and marine insurance. The Insurance Commissioner may approve geographic classifications if supported by economic loss data available to him.
0-334	May 10, 1977 - In regard to Professional Liability Fund - We conclude that if activated, a pool of insurers created under the Professional Liability Fund Act (Subtitle 37 of Article 48A) may issue professional liability insurance policies to podiatrists.
No Number	June 28, 1977 - From Francis X. Pugh - Use of Social Security Numbers - Since we do not administer any of the laws referred to in the Tax Reform Act, it no longer appears permissible to require that applicants and licensees disclose their social security account numbers.
0-335	September 15, 1977 - The Insurance Commissioner has no authority to apply interest to retaliatory taxes except as to an out-of-state insurer whose home state imposes interest penalties against Maryland insurers.
0-336	September 9, 1977 - The definition of "motor vehicle" in Section 11-135 of the Transportation Article applies to that term as used in Subtitle 16A, and premiums written for coverage of taxi-cabs by liability and property damage insurers are subject to assessment by the Association.
0-337	September 27, 1977 - As applied to appeals pending in the Maryland Tax Court for a refund of penalty and interest on premium taxes paid, any settlement of the cases requires your approval and the concurrence of the Comptroller. However, before the question of approval or disapproval of a settlement may be considered, you and the Comptroller should be satisfied on the basis of clear and convincing evidence that error or illegality occurred in the imposition or collection of the penalty and interest for which a refund is claimed.
0-338	September 16, 1977 - It is our opinion that Section 11-135 of the Transportation Article should be applied in defining the term "motor vehicle" as used in Subtitle 16A of Article 48A. The Insurance Commissioner has authority under Section 55 (2)(i) and Section 55A to proceed against a member insurer for non-payment of an assessment by the Industry Automobile

Insurance Association in accordance with the provisions of Article 48A, Section 243M(d).

0-339 November 14, 1977 - Retaliatory Taxes - It is obligatory for the Insurance Commissioner to retaliate by placing upon New York insurers the same burdens and disabilities that are applied to Maryland insurers in New York. Consequently, the Commissioner is required to apply a retaliatory tax upon the following categories which are taxed in the New York franchise law: the insurer's entire net income, its total business and investment capital, compensation to its officers stockholders, and its subsidiary capital.

0-340 December 16, 1977 - Professional Liability Policy - That a liability insurance policy which requires the insured to file a claim with the insurer within the policy period as a condition precedent for the obligation of the insurer to provide coverage is not in violation of Article 48A, Section 377B.

1977 Regulations Issued

243M-1 Effective January 1, 1977 - Recoupment of MAIF Assessments. To assure that insurers authorized to do business in Maryland will properly recoup MAIF assessments.

HMO-1 Effective 10/1/77 - For the purpose of governing and regulating various phases of the operations of Health Maintenance Organizations.

HMO-2 Effective 10/1/77 - Same as above.

Publications of the Division

Single copies of the Commissioner's Annual Report are distributed to the Governor's Office and to all Members of the Maryland General Assembly. They are also available to organizations or individuals requesting same. No charge is made.

The Maryland Insurance Code is available from the National Insurance Law Service, 20675 Bahama Street, P. O. Box 2507, Chatsworth California 91311, at a price of $75.00. That charge includes corrections and supplements following each Legislative Session.

Regulations of the Division are published by the National Insurance Law Service at a price of $50.00 and by The Daily Record, 15 E. Saratoga Street, Baltimore, Maryland, 21202, at a price of $12.26.

The "News" of the Maryland Insurance Division is published quarterly by the National Insurance Law Service at a cost of $45.00 per year.

Receiverships

The Chesapeake Insurance Company Receivership - Receivership was closed January 17, 1977. Closing records are filed in the office of the Maryland Insurance Division.

The National Guild Insurance Company Receivership - In 1977 the Court auditor, Robert H. Myers, Jr., Esquire, with the assistance of the Receiver and his staff, filed the "First Auditor's Report and Account" in the Receivership proceedings in the Circuit Court for Montgomery County. In that report the auditor indicated Receivership receipts of $1,582,669.52 and expenses of $730,627.87. The Receiver retained the sum of $32,821.62 and after payment of fees to the Clerk of the Circuit Court and the auditor's expense, the sum of $788,691.30 was designated for distribution to claimants. After this auditor's report and account was ratified by the Circuit Court for Montgomery County on July 11, 1977, checks totalling $788,691.30 were sent to the claimants representing 65.7677% of their approved claims.

The National Motors Insurance Company Receivership - Final payment made to Receivers of the assets of Joseph A. Julian, Jr., Former Ancillary Receiver for National Motors in Delaware.

Internal revenue service request for information about Tax Form 1120 for period ending 3-31-77 filed on 9-26-77. Final closing awaiting action by Receiver's Attorney, Joseph S. Kaufman, Esquire.

The Olympic Insurance Company of America - In 1977, the Receiver continued to accept assessment payments, and closed several small savings and loan accounts.

In November, one bank account was closed and funds representing old outstanding checks were paid to Comptroller of the Treasury.

The Security Financial Insurance Corporation - Receivership held open until receipt of refund on final federal tax return.

Final distribution made to claimants on September 15, 1977. As of December 16, 1977, two checks which total $1,532.75 remain outstanding.

Section Reports to the Commissioner

Assistant Attorneys General - The Assistant Attorneys General assigned to the Insurance Division of the Department of Licensing and Regulation, act primarily, as counsel to the Commissioner of Insurance and the members of the Insurance Division. Inasmuch as the work of the Division is largely that of law enforcement, and since the Insurance Code is a complex body of laws, the various members of the Division, and particularly those whose training has been in the field of insurance rather than law, are frequently in need of answers to questions of statutory construction and interpretation. Another important function of the Division concerns disciplinary, arbitrary cancellation or nonrenewal and rate hearings, which an Assistant Attorney General attends, and functions to see to it that rules of fairness and impartiality are complied with. Annually, legislation is proposed by the Division to the General Assembly, the drafting and passing upon the constitutionality of which is within the province of the Assistant Attorneys General. The same is true as to Regulations issued by the Division. Litigation in the name of the Commissioner is conducted by the Assistant Attorneys General as well as litigation against the Commissioner. Many problems arise in connection with the Commissioner's duties as Receiver of insurance companies in liquidation. Among the many other duties of the Assistant Attorneys General are the drafting of legal forms, agreements, passing on petitions, correspondence with Departments of other States, and the like.

Examination and Auditing Section - The employees and the function of the Examination and Auditing Section are under the direct supervision of the Chief Insurance Examiner and is administratively titled Chief Examiner in accordance with Section 18 (2) of Article 48A of the Annotated Code of Maryland.

In addition to general supervision of the Examination and Auditing Section personnel, the Chief Examiner schedules examinations of Maryland domestic insurance companies; co-ordinate NAIC Association Examinations of foreign insurance companies licensed in Maryland; assigns staff examiners to specific examinations; reviews final written Reports on Examination of all domestic companies examined; reviews reports on filed Quarterly Financial Statements; analyzes and processes applications filings from : (1) insurance companies applying for an original Certificate of Authority to transact business in Maryland (2) Motor Clubs applying for an original Certificate of Authority to transact business in Maryland (3) Non-admitted insurance companies applying for acceptance as Surplus Lines Carriers. Determines the applicability and calculates the fees and deposits, required under Section 61 of the Insurance Laws of Maryland. Analyzes and processes Registration and Disclosure Statements filed under the Maryland Insurance Acquisition Disclosure and Control Act: (a) reviews statements of intention to pay extraordinary dividends (b) reviews proxy forms and related material.

The authorized personnel of the Examination and Auditing Section performs a multiplicity of duties. Duties of employees under the supervision of the Chief Insurance Examiner are grouped into two main categories.

A. One group performing duties relating to auditing, clerical and general office functions.

B. One group (Field Examiners) performing duties relating to examination of insurance companies licensed in Maryland.

The duties and responsibilities of those employees assigned to the performance of auditing, clerical and general office duties are summarized as follows:

Analyzing, processing and issuing insurance company and motor club applications for Certificates of Authority.

The distribution and processing of license renewals for insurance companies and motor clubs.

Issuing renewal Certificates of Authority, Certificates of Compliance and Certificates of Filed Documents for insurance companies and motor clubs.

Record and prepare Reports relating to State revenue collections under:

1. Section 41 of Article 48A.
2. Section 194 of Article 48A.
3. Section 61 of Article 48A.

The preparation and control of rendering invoices for Annual Statement Filing Fees and incurred cost of company examinations.

Auditing and examinations of approximately 800 Annual Statements required to be filed annually by insurance companies licensed in the State of Maryland; recordation of filed reports on changes in management or stock ownership; analysis of and the processing of filings from insurance companies applying to become accepted reinsurers or surplus line insurers.

Type, assemble and distribute Reports on Examination made of Maryland insurance companies. Examine and report on Quarterly Financial Statements required of certain licensed companies; review Reports on Examination of foreign insurance companies licensed in Maryland.

Auditing affidavits, Monthly and Semi-Annual Reports required to be filed by each licensed Surplus Lines Broker.

Compile and file statistical data on insurance companies licensed in Maryland. Maintain control and supplemental filings to the Annual Statement of each licensed insurer. Annually compile, assemble and distribute a Directory of Licensed Insurers, Licensed Motor Clubs and Rating and Advisory Organizations, a Directory of Authorized Reinsurers, and a Directory of Surplus Line Insurers. Process and distribute Supplements to the Directory. Compile and furnish statistical data and information for the Maryland Automobile Insurance Fund, the Maryland Guaranty Associations and other Associations or Governmental Agencies.

The duties and responsibilities of those employees assigned to the performance of the field operations are summarized as follows:

Under the provisions of Section 30 of Article 48A of the Annotated Code of Maryland (1972 Replacement Volume, as amended) the Insurance Commissioner shall examine the affairs, transactions, accounts, records, and assets of each authorized insurer, management company or owned or controlled subsidiary of such insurer, and each rating organization as often as he deems advisable. He is required to examine each domestic insurer not less frequently than every four (4) years in the case of life insurers, and three (3) years in the case of other than life insurers. Section 18 (2) provides for the appointment or employment of examiners to conduct or assists in examinations of insurers.

It is the function of the field insurance examiners to examine the affairs and condition of insurance companies authorized to transact the business of insurance in this State at the home office and branch offices of the company throughout the United States.

During the calendar year 1977, the field insurance examiners employed and assigned to the Examination and Auditing Section conducted a special examination of the Joint Insurance Association.

Maryland field insurance examiners conducted or participated in the examination of twelve (12) insurance companies. One insurance examiner was assigned on a full-time basis to the Receiverships of The Olympic Insurance Company of America and the National Guild Insurance Company, in Liquidation.

Actions Regarding Companies - 1977

During the intervening period between January 1, 1977, and December 31, 1977, the Insurance Division of the Maryland Department of Licensing and Regulation processed the following actions initiated by insurance companies:

Applications for Admission -

Pending December 31, 1976		157
Received During 1977		49
Total		206
Original Certificates of Authority issued	21	
Applications rejected	0	
Applications voluntarily withdrawn	4	
Total		25
Pending December 31, 1977		181

Admissions -

Domestic Stock Companies -

Property, Casualty and Multiple Line Companies:
Fidelity & Deposit Company (9/27/77) (Maryland)

Foreign Stock Companies -

Property, Casualty and Multiple Line Companies:
Equitable General Insurance Company (12/29/77) (Texas)
First Financial Insurance Company (8/3/77) (Illinois)
Foremost Guaranty Corporation (10/6/77) (Michigan)
Home Guaranty Insurance Corporation (2/2/77) (Virginia)
Metropolitan Property & Liability Ins. Co. (8/3/77) (Delaware)
National Reinsurance Company (10/27/77) (Delaware)
Progressive Casualty Insurance Company (9/1/77) (Ohio)
Proprietors Insurance Company (5/1/77) (Ohio)
Prudential Reinsurance Company (8/3/77) (Delaware)
Transport Insurance Company (1/1/77) (Iowa)

Life Companies:
Agway Life Insurance Company (5/17/77) (New York)
Anchor National Life Insurance Company (12/29/77) (California)
Bankers United Life Assurance Company (2/2/77) (Iowa)
Cudis Insurane Society, Inc. (10/6/77) (Wisconsin)
Heritage Life Insurance Company (7/1/77) (Arizona)
Holiday Life Insurance Company (4/14/77) (Nebraska)
United Republic Life Insurance Company (11/23/77) (Pennsylvania)

Foreign Mutual Companies -

Life Companies:
Unity Mutual Life Insurance Company (11/23/77) (New York)

Foreign Non-Profit Companies -

Group Hospitalization, Inc. (12/29/77) (D.C.)
Medical Services of the District of Columbia (12/29/77) (D.C.)

Withdrawals -

Foreign Stock Companies -

Property, Casualty and Multiple Line Companies:
International Service Insurance Company (Texas) - Voluntarily Withdrew 5/1/77
Wolverine Insurance Company (Michigan) - Voluntarily Withdrew 4/12/77
Worldwide Underwriters Insurance Company (Pennsylvania) - Voluntarily Withdrew 7/19/77
Life Companies:
Old Security Life Insurance Company (Missouri) - License Suspended 9/26/77

Foreign Mutual Companies -

Property, Casualty and Multiple Line Companies:
Empire Mutual Insurance Company (New York) - License Suspended 3/15/77
Horace Mann Mutual Insurance Company (Illinois) - Voluntarily Liquidated 3/24/77

Mergers -

Foreign Stock Companies -

Property, Casualty and Multiple Line Companies:
Garden State Fire & Casualty Company (New Jersey) merged with & into Motor Club of America Insurance Company (New Jersey) 12/23/77
Life Companies:
Federal Life & Casualty Company (Michigan) merged with & into Peoples Home Life Insurance Company of Indiana (Indiana) 12/31/77

Foreign Fraternal Organizations -

Unity of Czech Ladies and Men (Illinois) merged with & into Czechoslovak Society of America (Illinois) 4/1/77

Corporate Title Changes -

Domestic Stock Companies -

Property, Casualty and Multiple Line Companies:
Mid Atlantic Mortgage Insurance Company (changed name to: Old Republic Mortgage Assurance Company 6/2/77)
Life Companies:
American Old Line Life Insurance Company (changed name to: Annapolis Life Insurance Company 8/29/77)

Foreign Stock Companies -

Property, Casualty and Multiple Line Companies:
Continental Mortgage Insurance, Inc. (changed name to: Verex Assurance, Inc. 12/12/77)
Leatherby Insurance Company (changed name to: Western Employers Insurance Company 7/15/77)

Life Companies:
John Deer Life Insurance Company (changed name to: National Independence Life Insurance Company 5/2/77)
Peoples Home Life Insurance Company of Indiana (changed name to: Federal Home Life Insurance Company 12/31/77)
St. Paul Hospital & Casualty Company (changed name to: Omaha Financial Life Insurance Company 8/1/77)

Foreign Mutual Companies -

Property, Casualty and Multiple Line Companies:
Mutual Beneficial Association of Pennsylvania Central Employees, Inc. (changed name to: Mutual Beneficial of Rail Transportation Employees, Inc. 4/26/77)

Life-Health Actuarial Section - The Life-Health Actuarial Section is concerned with the actuarial aspects of the regulation of life insurance and health insurance. Every form of life insurance policy, health insurance policy, and annuity contract issued in this State must be submitted to the Insurance Commissioner for prior approval. The review of these forms represents one of the chief functions of the Section.

The Section also is charged with making an annual valuation of the reserve liabilities of life insurance companies operating in the State of Maryland. Since the reserves representing these liabilities are generally the largest liability items of the respective life insurers, this work is most important in connection with determining the solvency of the companies concerned.

When domestic life companies are examined, the Life Section cooperates in the examination not only as to the reserve liabilities, but also in regard to other asset and liability items of an actuarial nature, such as dividends payable, deferred premiums receivable, and nonforfeiture benefits granted. During the course of examination, problems relating to procedures, methods, and policies and surplus are generally discussed with the examiners as well as with the officers of the companies being examined.

The Section now has the duty of publishing a booklet annually regarding the level of medical care costs in the State of Maryland.

The Section also reviews rate filings to see that the rates are not insufficient, insecure or impracticable, and in the case of health insurance rate filings, to see that the benefits provided in the policies are reasonable in relation to the premiums charged.

The Section is frequently called upon to assist the Complaint and Investigation Section in connection with numerous technical questions regarding complaints. In addition, the Section directly handles about 2,000 inquiries and complaints annually which are referred to it directly for various reasons.

Applications for admission of life companies to Maryland are reviewed by the Chief Actuary of the Life Section and recommendations are made to the Commissioner based on this review.

During the year 1977, the Life-Health Actuarial Section processed and examined approximately 22,000 forms of life and health policies and annuity contracts. About 1,100 premium rate filings were received and reviewed. The Section handled almost 30,000 pieces of correspondence.

The amount of life insurance in force in domestic Maryland companies as of December 31, 1977 was $22,055,208,781. for which the Section certified reserves in excess of $1,517,237,977.

As of December 31, 1977, over three million persons in Maryland were covered by life insurance under 8,200,000 policies, the face amount of which was about $50,000,000,000.

The amount of new ordinary life insurance currently being purchased in Maryland is approximately $5,000,000,000. annually.

The average amount of life insurance in force per family in Maryland at the end of 1977 was $34,000.

Rating and Forms Review Section - The Rating and Forms Review Section is responsible for the review and examination of property and casualty insurance filings pertaining to rates, manuals, policies, rate schedules or rating plans and every modification of any of the foregoing which the filer proposes to use. It submits recommendations to the Commissioner on action to be taken on filings involving rate increases or more restrictive policy provisions which cause the equivalent of a change in rates.

In addition to the above, it reviews statistics or data submitted by motor clubs to substantiate that fees collected are reasonable in relation to services rendered; reviews applications filed for rates on a consent basis for approval or disapproval; and processes registration of premium finance companies.

The following is a summary of the filings received and action taken during the year:

Summary of Filings Received and Action Taken - 1977

Line	Rules & Rates			Forms			Deviations			Total		
	Appr.	Disap.	Total	App.	Disap.	Total	App.	Disap.	Total	App.	Disap.	Total
Automobile	448	3	451	255	11	266	20	-	20	723	14	737
Burglary	6	-	6	10	-	10	1	-	1	17	-	17
Fire & Allied Lines	43	2	45	51	-	51	34	-	34	128	2	130
Glass	17	-	17	3	-	3	2	-	2	22	-	22
Homeowners	133	1	134	97	3	100	40	-	40	270	4	274
General Liability	291	6	297	98	13	111	19	-	19	408	19	427
Inland Marine	72	-	72	32	1	33	18	-	18	122	1	123
Comml. Multi-Peril	191	1	192	188	6	194	34	-	34	413	7	420
Fidelity-Surety	100	-	100	54	-	54	1	-	1	155	-	155
Title	3	-	3	4	-	4	-	-	-	7	-	7
Workmen's Comp.	10	-	10	16	-	16	1	-	1	27	-	27
Other - Misc.	108	3	111	112	8	120	-	-	-	220	11	231
Total	1,422	16	1,438	920	42	962	170	-	170	2,512	58	2,570

ADVISERS AND ADJUSTERS

New Insurance Advisers' Licenses	8
Renewal Insurance Advisers' Licenses	106
Renewal Public Adjusters' Licenses	26
Total Number of Advisers' and Adjusters' Licenses Issued	140

MISCELLANEOUS

Temporary Life and/or Accident and Health Insurance Licenses	2,470
Renewal Vending Machine Licenses	5
Renewal Rating Bureau Licenses	1
Total Number of Miscellaneous Licenses Issued	2,476

MOTOR CLUBS

New Motor Club Representative Certificates Issued	69
Renewal Motor Club Representative Certificates Issued	359
Total Number of Motor Club Representative Certificates Issued	429
Total Number of Licenses and Certificates Issued	116,253

AGENCY OR TRADE NAME FILINGS

New Filings	500
Amendments to Filings	996

CERTIFICATIONS (AGENTS AND/OR BROKERS)

Under Seal	6,926

ANALYSIS OF QUALIFYING EXAMINATIONS GIVEN

TOTAL EXAMINATIONS:

Maryland examinations given during period		7,258
Examinations passed	4,830	
Examinations failed	2,428	
Examinations supervised for other states		0
Total number of examinations given during period		7,258

ANALYSIS OF EXAMINATIONS BY KIND OF INSURANCE

Applicants taking:

Property examination first time	669
Property examination second time	53
Property examination third time	14
Property examination (second series)	3
Casualty examination first time	665
Casualty examination second time	65
Casualty examination third time	28
Casualty examination (second series)	20
Life examination first time	2,174
Life examination second time	393
Life examination third time	109
Life examination (second series)	17

In addition to the above 1,442 filings for rates on a consent basis were processed in accordance with the provisions of Section 242 (h) (3) of Article 48A.

Licensing Section - The Qualification and Licensing Section is responsible for examining individuals for insurance qualifications and issuing agents, brokers and miscellaneous licenses. This section is also responsible for the filing of trade names used by agents and brokers. Partnerships and corporations who wish to be licensed are also qualified by this section. Examinations for insurance advisers and public fire adjusters are also administered by this section.

Applicants for insurance examinations must have qualified either by experience or by the successful completion of an approved study course. The study course for life & health requires 60 hours; for property and casualty, 94 hours. Examinations are held on Tuesday and Thursday in Baltimore, and once a month in Salisbury and Cumberland. Over 6,500 examinations are given annually. Once an individual is qualified by examination, he may become licensed as either an agent for one of Maryland's admitted insurers, or as a broker eligible to place business with all licensed companies. A resident broker may also be issued a license as Surplus Lines Broker.

Approximately 120,000 licenses are issued annually. The fee for agents licenses are $5.00 initially and $2.00 for renewal. For resident brokers the applicant pays a fee of $25,000 and a $5,000 bond to the state of Maryland. Fees for non-resident licenses are retaliatory.

The Licensing Section also issued approximately 500 certificates for motor club representatives for which no examination is required.

Shown below are figures for licenses issued, agency or trade name filings, certifications issued, and examinations given by the Division for the year 1977:

INSURANCE LICENSES

AGENTS	
Resident and Non-Resident Agents' Individual and Corp/Prtnrship Renewal Appointments	88,797
New Resident Agents' Individual Licenses	16,643
New Non-Resident Agents' Individual Licenses	2,096
New Resident Agents' Corp/Prtnrship Licenses	945
New Non-Resident Agents' Corp/Prtnrship Licenses	97
Total Number of Agents' Licenses Issued	108,576
BROKERS	
New Resident Brokers' Individual Licenses	189
Renewal Resident Brokers' Individual Licenses	1,928
Temporary Resident Brokers' Individual Licenses	1
New Resident Brokers' Corp/Prtnrship Licenses	31
Renewal Resident Brokers' Corp/Prtnrship Licenses	304
New Non-Resident Brokers' Individual Licenses	225
Renewal Non-Resident Brokers' Individual Licenses	1,579
New Non-Resident Brokers' Corp/Prtnrship Licenses	28
Renewal Non-Resident Brokers' Corp/Prtnrship Licenses	212
New Surplus Lines Brokers' Licenses	33
Renewal Surplus Lines Brokers' Licenses	102
Total Number of Brokers' Licenses Issued	4,632

Health examination first time	2,005
Health examination second time	497
Health examination third time	166
Health examination (second series)	53
Automobile examination first time	27
Automobile examination second time	2
Automobile examination (second series)	2
Bail Bond examination first time	19
Bail Bond examination second	4
Industrial Fire examination first time	36
Industrial Fire examination second time	7
Industrial Fire examination third time	3
Industrial Fire examination (second series)	2
Variable Annuity examination first time	180
Variable Annuity examination second time	2
Fraternal Benefit examination first time	27
Fraternal Benefit examination second time	3
Fidelity & Surety examination first time	6
Mortgage Guaranty examination first time	3
Title examination first time	1
Public Fire Adjuster examination second time	1
FC Adviser examination first time	2
Total	7,258

PRIVILEGED COMMUNICATION*

*Figures only available April thru December, 1977 10,953

NOTICE OF ADDRESS CORRECTION*

*Figures only available July thru December, 1977 1,679

Complaint and Investigation Section - The operation and purpose of this Section is reflected in its title, Complaint and Investigation. The activities involve every type of insurance and as many different individual situations as reflected in the number of complaints and inquiries handles. Citizens question the manner in which insurance companies deal with policyholders and claimants and the Complaint and Investigation Section endeavors to solve the citizens' problems. The majority of the matters it handles involve the cancellation or nonrenewal of policies, delayed or unsatisfactory service, denial of claims and premium refunds. Many of the cases handled by this Section do not involve a violation of the Law or it appears that no clear violation is intended. However, when a pattern of the mishandling of insurance is developed or there is a violation of State Law involving an insurance company, an agent or a broker, the necessary corrective action is initiated by this Section and the matter is then referred to the appropriate official.

During the Fiscal Year 1977, a total of 17,571 complaints were received of which 6,842 were justified. There were 31,629 inquiries received. An inquiry is usually made by telephone and concerns a question or subject that can be satisfactorily concluded on the basis of a single conversation.

As a result of processing the justified complaints made to this Section, a total of $2,890,327.00 was recovered for Maryland residents from insurance companies, agents, and brokers.

Under provisions of Legislation effective January 1, 1973, there were 6,477 instances where policyholders took advantage of administrative procedures to protest and request hearings against proposed cancellation, nonrenewal, or increase in premium action by their insurers.

Hearings and Enforcement Sections - The Hearings and Enforcement Sections are basically responsible for receiving; evaluating; investigating; issuing of charges; preparing for hearings; scheduling of hearings; presentation of evidence at hearings; conducting hearings; issue subpoenas; and issuance of Orders following hearings, all in connection with matters wherein a violation of the insurance laws is alleged of a licensee or former licensee of the Division. Collateral duties include review of proposed legislation, attendance at legislative hearings and special assignments. Due to the nature of, and specialty work of these Sections, considerable effort is extended in handling of inquiries and complaints from the public.

There was a continued increase in volume of cases referred to this Section for hearing as a result of enactment of law which was first effective in 1973 concerning the matter of policy terminations.

A total of 501 formal hearings were conducted during the year. Of these, 443 involved policy termination matters and 58 were of miscellaneous types, mostly of a disciplinary nature. Of the termination hearings held, 39 were later settled by post-hearing conference.

A total of 1,034 additional files were received for hearing to determine whether the insurer should be ordered to continue the policy, which it had attempted to terminate. These cases were resolved by pre-hearing conferences to the satisfaction of the insured, voluntary renewal of the policy, or withdrawal of the protest by the insured.

Additional miscellaneous files were referred to and handled by these Sections upon which no hearing procedure was concluded. Each case was reviewed and investigated before a decision was made. In most cases, the complainant was satisfied and withdrew his request for further disciplinary action. In a few of the cases, it was determined there was insufficient evidence to support charges of violation of the insurance laws or it was determined there was in fact no such violation.

Consumer Education Section - The Consumer Education Section became an official State program in the 1978 Budget, effective July 1, 1977. This new organization is the direct result of a need uncovered in a series of public hearings during 1975 and 1976. During the course of these hearings, primarily concerned with life insurance sales activities, it was recognized that the average consumer was almost totally dependent on the advice of the sales agent--with scant personal knowledge of the insurance he was buying.

CONSUMER EDUCATION SECTION

The new organization is the direct result of a need uncovered by Commissioner Edward J. Birrane, Jr., in a series of public hearings during 1975 and 1976. During the course of these hearings, primarily concerned with life insurance sales activities, the Commissioner recognized that the average consumer was almost totally dependent on the advice of the sales agent--with scant personal knowledge of the insurance he was buying.

Consumer Education is approaching its objective on three levels: Mass public communication (consumer booklets and media announcements), adult education programs to be prepared in cooperation with the State's community colleges, and through liaison with the twenty-four Maryland Boards of Education, assisting with resource materials for the school system.

A consumer booklet on life insurance is nearing completion to be followed by additional similar publications on personal lines of insurance--automobile, homeowners, health insurance, etc. To assist the community colleges in promoting public interest about insurance, a series of one-night seminars is being scheduled around the State to publicize an eight-hour course in Insurance Buying, now being prepared by the Consumer Education Section.

The staff of the Consumer Education Section is available to the Boards of Education for teacher workshops and specific requests for classroom resource material. A series of 45 minute lectures on various aspects of insurance is being prepared for presentation to community and other interested groups and for use as reference material.

As this new educational program is being developed, Commissioner Birrane has directed the Consumer Education Section to emphasize the role of the Insurance Division as a Consumer Protection agency so that the public will be more aware of the assistance already available to them in solving their insurance problems.

During the last quarter of 1977, the Section was busy with activities connected with the adult education programs at several of the Community Colleges. Included among these activities were pre-retirement programs, public insurance seminars, and the insurance segments of consumer economic courses. Activity continued in the area of educating public school teachers about insurance, and one of these programs was video-taped for classroom use.

At the request of Acting Deputy Commissioner, Ted A. Hickman, the personnel of the Consumer Education Section organized and taught a Telephone School for the secretarial and clerical employees of the Insurance Division. Other miscellaneous activities during the quarter included a special program for the caseworkers of the Family and Children's Aid Society as well as liaison with the State Department of Education concerning the teaching of insurance in driver-education courses.

A sixteen-hour insurance course for Baltimore City school teachers was submitted to the State Department of Education for approval as two credit hours of in-service training. Since all classes dealth with insurance, it was the first credit course ever submitted dealing exclusively with insurance subject matter.

The approval of this seminar for the Baltimore City Board of Education was released in December. With this initial approval for the City, a similar course can now be offered to the twenty-three County Boards of Education, a major breakthrough in our program to educate teachers about insurance.

This first course will be taught on eight Thursdays commencing on February 2, 1978, and the participation and results will be part of Consumer Education's next quarterly report.

FINANCIAL TABLES

SHOWING ASSETS, LIABILITY AND SURPLUS TO POLICYHOLDERS AT DECEMBER 31, 1977

These statistics were compiled from the 1977 Annual Statements filed with this Division prior to audit, of companies licensed to do business in Maryland. Further statistics are available in the Examination and Auditing Section of the Division.

TABLE NO. 1 - DOMESTIC STOCK - PROPERTY AND CASUALTY INSURANCE COMPANIES - 12/31/77

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Avemco Insurance Company, Bethesda, Maryland	$ 23,532,150.00	$ 13,885,628.00	$ 9,646,522.00	$ 459,948.00	$ 227,049.00	$ 102,049.00
Blue Ridge Insurance Company, Dallas, Texas	5,463,599.00	866,436.00	4,597,163.00	422,553.00	271,184.00	281,975.00
Cavalier Insurance Corp., Baltimore, Maryland	69,387,001.00	47,103,453.00	22,283,548.00	66,836.00	275,023.00	182,419.00
Coastline Insurance Company, Baltimore, Maryland	4,019,190.00	2,968,442.00	1,043,678.00	416,336.00	55,071.00	82,830.00
Commercial Credit Mortgage Ins. Co., Baltimore, Maryland	11,706,636.00	720,555.00	10,986,081.00	311,474.00	4,238.00	-2,761.00
Fidelity & Deposit Company, Baltimore, Maryland	2,066,102.00	31,969.00	2,034,832.00	-	-	-
Fidelity & Deposit Co. of Md., Baltimore, Maryland	172,101,603.00	115,226,868.00	56,877,735.00	6,473,852.00	1,070,887.00	1,514,746.00
Maryland Automobile Ins. Fund, Annapolis, Maryland	27,607,238.00	59,053,587.00	-31,446,349.00	52,571,423.00	31,397,780.00	31,729,919.00
Maryland Casualty Company, Baltimore, Maryland	723,556,796.00	553,195,922.00	170,230,874.00	93,119,918.00	12,229,849.00	14,704,711.00
Old Republic Mortgage Assur. Co., Silver Spring, Maryland	605,466.00	9,104.00	596,362.00	1,479.00	-	-
Paramount Insurance Company, Baltimore, Maryland	2,397,250.00	1,706,557.00	690,693.00	2,678,164.00	1,227,340.00	1,311,640.00
Peninsula Insurance Company, Salisbury, Maryland	3,104,699.00	2,073,185.00	1,331,507.00	2,585,334.00	1,231,332.00	1,238,094.00
United States Fidelity & Guaranty Co., Baltimore, Maryland	2,198,722,404.00	1,989,042,803.00	505,679,691.00	39,596,986.00	11,046,232.00	13,787,694.00
Totals	$3,514,566,146.00	$2,786,013,809.00	$758,552,337.00	$121,627,333.00	$59,035,935.00	$65,433,309.00

TABLE NO. 2 - DOMESTIC MUTUAL PROPERTY AND CASUALTY INSURANCE COMPANIES - 12/31/77

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Baltimore Equitable Society, Baltimore, Maryland	$ 12,918,998.00	$ 2,709,850.00	$ 10,239,148.00	$ 185,945.00	$ 171,671.00	$ 155,871.00
Brethren Mutual Insurance Co., Hagerstown, Maryland	7,859,171.00	3,440,238.00	4,411,883.00	6,198,316.00	2,734,395.00	2,869,459.00
Commonwealth Mutual Ins. Co. of America, Balto., Md.	534,246.00	218,243.00	316,143.00	718,609.00	219,305.00	208,065.00
Farmers & Mechanics Mutual Ins. Assn. of Cecil County, Inc., Northeast, Maryland	500,246.00	93,150.00	414,096.00	342,859.00	191,077.00	133,869.00
Farmers Mutual Fire Ins. Co. of Dug Hill, Manchester, Md.	1,052,815.00	106,333.00	946,482.00	283,470.00	101,322.00	37,920.00
Grangers Mutual Insurance Co., Middletown, Maryland	4,181,845.00	2,743,206.00	1,438,639.00	1,616,855.00	830,505.00	927,741.00
Harford Mutual Insurance Company, Bel Air, Maryland	19,719,143.00	13,677,320.00	6,071,823.00	11,979,166.00	5,503,875.00	5,841,564.00
International Insurance Company, Takoma Park, Maryland	25,405,562.00	14,172,336.00	11,233,226.00	4,078,551.00	2,323,391.00	1,961,745.00
Medical Mutual Liability Ins. Society of Md., Balto., Md.	32,370,781.00	29,619,410.00	2,751,371.00	12,821,087.00	611,053.00	4,108,603.00
Montgomery Mutual Insurance Co., Sandy Spring, Maryland	16,819,058.00	8,960,960.00	7,858,098.00	8,519,859.00	3,070,607.00	3,720,708.00
Mutual Fire Ins. Co. of Calvert County, Maryland	1,042,102.00	110,475.00	931,627.00	212,893.00	65,778.00	51,368.00
Mutual Fire Ins. Co. of Carroll County, Maryland	2,696,795.00	343,307.00	2,353,488.00	775,974.00	211,376.00	219,509.00
Mutual Insurance Co. of Frederick County, Maryland	4,429,303.00	658,593.00	3,770,710.00	959,718.00	205,276.00	275,916.00
Taneytown Mutual Fire Insurance Company, Maryland	265,770.00	51,239.00	214,531.00	79,880.00	53,569.00	63,309.00
Totals	$ 129,855,785.00	$ 76,904,590.00	$ 52,951,265.00	$ 48,073,119.00	$16,293,200.00	$20,575,640.00
Total Maryland Charter Stock and Mutual Property & Casualty Insurance Companies	$3,644,421,931.00	$2,862,918,399.00	$811,503,602.00	$169,700,445.00	$75,329,135.00	$85,008,949.00

TABLE NO. 3 - FOREIGN STOCK PROPERTY & CASUALTY INSURANCE COMPANIES - 12/31/77

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Aetna Casualty & Surety Company, Conn.	$ 3,566,631,607.00	$ 2,757,785,704.00	$ 808,845,903.00	$ 41,953,683.00	$ 18,978,668.00	$ 23,876,150.00
Aetna Fire Underwriters Insurance Company, Conn.	8,808,330.00	55,000.00	8,753,330.00	169,110.00	82,791.00	145,409.00
Aetna Insurance Company, Connecticut	1,227,561,035.00	981,182,551.00	243,378,484.00	10,774,621.00	4,481,349.00	5,532,470.00
Affiliated FM Insurance Company, R. I.	118,456,533.00	95,760,856.00	22,695,677.00	3,723,600.00	1,179,850.00	1,175,263.00
Agricultural Insurance Company, N. Y.	4,104,519.00	192,250.00	3,912,269.00	-	1,373.00	1,831.00
Agway Insurance Company, N. Y.	16,034,733.00	11,545,135.60	4,489,598.00	6,657.00	6,048.00	2,147.00
AIU Insurance Company, N. Y.	38,878,600.00	29,335,195.00	9,543,475.00	493,731.00	212,927.00	327,692.00
All America Insurance Company, Ohio	17,665,976.00	12,508,439.00	5,157,544.00	3,469.00	1,367.00	5,654.00
Allianz Insurance Company, New York	41,898,990.00	14,895,078.00	27,003,912.00	3,941.00	4,302.00	6,177.00
Allstate Fire Insurance Company, Ill.	66,705,363.00	36,477,735.00	29,727,628.00	-	-	-
Allstate Indemnity Company, Ill.	30,402,529.00	21,230,147.00	9,172,382.00	2,063,375.00	1,455,759.00	1,441,727.00
Allstate Insurance Company, Ill.	6,095,708,130.00	4,693,302,663.00	1,402,405,467.00	69,325,908.00	35,172,562.00	37,799,184.00
American & Foreign Insurance Company, N. Y.	107,311,933.00	89,328,973.00	17,982,960.00	2,290,343.00	936,658.00	1,019,528.00
American Automobile Insurance Company, Mo.	367,181,980.00	303,051,304.00	64,130,676.00	1,498,505.00	596,981.00	964,597.00
American Bankers Ins. Co. of Florida, Fla.	148,848,543.00	130,989,725.00	17,858,818.00	3,555,169.00	247,467.00	200,665.00
American Casualty Co. of Reading, Pa., Pa.	188,137,291.00	144,688,515.00	43,448,776.00	614,409.00	580,644.00	161,567.00
American Credit Indemnity Co. of New York, N. Y.	40,991,899.00	16,255,937.00	33,665,892.00	325,767.00	43,500.00	102,144.00
American Druggist's Insurance Company, Ohio	18,329,050.00	14,327,034.00	4,002,016.00	220,586.00	60,532.00	119,982.00
American Economy Insurance Company, Ind.	151,700,338.00	91,485,386.00	60,214,952.00	144,378.00	41,131.00	69,934.00
American Employers' Insurance Company, Mass.	287,817,740.00	226,237,653.00	61,580,080.00	690,762.00	211,674.00	187,421.00
American Fidelity Fire Insurance Company, N.Y.	33,059,302.00	27,738,053.00	5,321,249.00	72,558.00	281,124.00	188,970.00
American Fire & Casualty Company, Fla.	28,053,928.00	18,201,859.00	9,849,069.00	238.00	2,088.00	2,088.00
American Guarantee & Liability Ins. Co., N.Y.	61,132,741.00	47,118,206.00	14,014,535.00	696,686.00	297,228.00	256,902.00
American Home Assurance Company, N.Y.	4444,669,097.00	3,440,506,113.00	1,004,162,984.00	2,917,114.00	1,294,310.00	1,935,698.00
American Indemnity Company, Texas	51,702,395.00	33,643,951.00	18,058,374.00	-	-	-
American Insurance Company, N.J.	645,629,543.00	505,950,610.00	139,678,933.00	12,538,137.00	5,795,612.00	5,987,284.00
American Integrity Insurance Company, Pa.	3,035,677.00	1,607,939.00	1,427,745.00	10,993.00	10,807.00	9,928.00
American Live Stock Insurance Company, Ill.	7,112,752.00	4,037,858.00	3,074,894.00	259,901.00	143,500.00	168,600.00
American Mortgage Insurance Company, N. C.	60,302,848.00	47,398,080.00	12,904,768.00	435,795.00	55,806.00	51,241.00
American Motorists Insurance Company, Ill.	555,087,677.00	473,353,142.00	81,734,535.00	9,203,112.00	3,831,217.00	4,476,763.00
American National Fire Ins. Co., N.Y.	30,775,971.00	23,116,401.00	7,659,573.00	1,699,071.00	379,412.00	236,038.00
American Policyholders' Insurance Company, Mass.	37,180,415.00	28,678,688.00	8,501,727.00	547,813.00	375,887.00	310,210.00
American Progressive Health Ins. Company, N. Y.	6,682,895.00	3,092,131.00	3,590,764.00	47,587.00	32,517.00	35,541.00
American Protection Insurance Company, Ill.	5,383,581.00	1,713,143.00	3,670,438.00	243,933.00	28,576.00	138,236.00
American Re-Insurance Company, N. Y.	816,294,750.00	707,791,519.00	108,503,231.00	109,467.00	25,100.00	-47,400.00
American Reserve Insurance Company, R.I.	30,112,444.00	18,921,731.00	11,190,713.00	3,597.00	11,760.00	8,685.00

TABLE NO. 3 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
American Road Insurance Company, Mich.	$ 70,098,310.00	$ 21,804,887.00	$ 48,293,423.00	$ 533,258.00	$ 290,751.00	$ 281,199.00
American Security Insurance Company, Ga.	82,679,429.00	59,694,664.00	22,984,765.00	1,183,699.00	140,212.00	152,815.00
American Star Insurance Company, N.Y.	16,001,868.00	13,172,847.00	2,829,021.00	-	-	-
American States Insurance Company, Ind.	455,542,996.00	310,503,918.00	145,039,078.00	591,822.00	174,689.00	326,481.00
American Union Ins. Co. of New York, N.Y.	64,051,417.00	46,878,865.00	17,172,552.00	-	-	-
American Universal Insurance Company, R. I.	69,863,013.00	53,831,115.00	16,031,898.00	71,546.00	571.00	11,671.00
Argonaut Insurance Company, Calif.	676,988,308.00	628,877,333.00	48,110,975.00	1,941,326.00	359,460.00	718,215.00
Associated Indemnity Corporation, Calif.	92,184,229.00	75,768,012.00	16,416,217.00	8,007,756.00	2,959,503.00	3,507,288.00
Assurance Company of America, N. Y.	5,408,788.00	209,880.00	5,205,868.00	367,453.00	105,290.00	175,836.00
Atlantic Insurance Company, Texas	19,277,147.00	5,706,488.00	13,570,659.00	8,152.00	4,331.00	3,105.00
Automobile Club Insurance Company, Ohio	23,258,854.00	14,630,049.00	8,628,805.00	-	-	-
Automobile Ins. Co. of Hartford, Conn., Conn.	54,375,143.00	16,556,013.00	37,819,130.00	120,880.00	9,940.00	10,747.00
Balboa Insurance Company, Calif.	111,903,691.00	82,312,814.00	29,590,877.00	699,284.00	130,744.00	162,774.00
Bankers & Shippers Insurance Company, N. Y.	38,941,170.00	32,510,912.00	6,430,258.00	50,739.00	139,380.00	61,856.00
Bankers Multiple Line Insurance Company, Iowa	56,702,560.00	37,765,489.00	18,937,071.00	206,072.00	74,465.00	73,959.00
Bay State Insurance Company, Mass.	24,159,199.00	15,053,535.00	9,105,664.00	1,066,599.00	524,199.00	509,221.00
Birmingham Fire Ins. Co. of Penna., Pa.	46,636,313.00	39,052,437.00	7,583,876.00	65,664.00	217,097.00	63,247.00
Bituminous Casualty Corporation, Ill.	261,031,591.00	230,420,461.00	30,611,130.00	2,788,165.00	898,373.00	1,343,214.00
Bituminous Fire & Marine Ins. Co., Ill.	11,348,013.00	3,996,060.00	7,421,953.00	763,254.00	406,851.00	209,808.00
Boston Old Colony Insurance Company, Mass.	32,832,520.00	27,002,017.00	5,830,503.00	548,544.00	248,778.00	200,314.00
BSP Insurance Company, Arizona	3,112,180.00	912,025.00	2,169,155.00	15,142.00	877.00	823.00
Calvert Fire Insurance Company, Pa.	88,917,199.00	62,235,739.00	26,681,460.00	759,154.00	671,080.00	527,239.00
Camden Fire Insurance Association, N. J.	170,091,698.00	83,848,003.00	86,243,635.00	206,841.00	127,806.00	31,882.00
Canal Insurance Company, S. C.	34,541,891.00	26,130,053.00	8,411,768.00	-	-	-
Carolina Casualty Insurance Company, Fla.	27,914,603.00	22,156,656.00	5,758,037.00	393,742.00	210,943.00	178,562.00
Carriers Insurance Company, Iowa	48,990,465.00	38,732,591.00	10,257,874.00	438,690.00	160,516.00	210,121.00
Centennial Insurance Company, N. Y.	89,142,854.00	68,086,404.00	21,056,450.00	2,160,644.00	1,236,243.00	1,397,917.00
Central National Ins. Co. of Omaha, Neb.	97,247,317.00	77,243,483.00	20,003,834.00	2,520,773.00	683,462.00	522,940.00
Century Indemnity Company, Conn.	7,411,121.00	105,000.00	7,306,121.00	166,334.00	60,145.00	100,773.00
Charter Oak Fire Insurance Company, Conn.	223,748,031.00	181,307,831.00	42,440,200.00	4,684,151.00	1,511,343.00	1,496,343.00
Cherokee Insurance Company, Tenn.	16,355,671.00	11,776,981.00	4,578,690.00	899,490.00	455,773.00	659,451.00
Chicago Insurance Company, Illinois	24,765,377.00	14,526,431.00	10,238,946.00	244,744.00	175,869.00	11,848.00
Christiana General Ins. Corp. of N. Y., N. Y.	21,998,837.00	13,948,006.00	8,050,831.00	3,078.00	-	1,078.00
Chrysler Insurance Company, Mich.	40,868,720.00	11,647,659.00	29,221,061.00	129,704.00	110,862.00	121,292.00

TABLE NO. 3 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Church Insurance Company, New York	$ 1h,995,563.00	$ 3,860,177.00	$ 11,065,386.00	$ 226,31h.00	$ 20h,51h.00	$ 1h3,95h.00
CIM Insurance Company, New York	13,719,62h.00	h,h35,603.00	9,277,021.00	1,111,516.00	235,h26.00	206,880.00
City Insurance Company, New Jersey	23,h3?,706.00	15,581,053.00	7,857,653.00	h7,299.00	22,598.00	h0,668.00
Colonial Penn Franklin Ins. Co., Pa.	56,865,258.00	33,239,373.00	23,625,885.00	h,127,779.00	1,980,825.00	2,2h3,922.00
Colonial Penn Insurance Company, Pa.	260,775,90h.00	189,h35,553.00	71,3h0,351.00	3,890,3h2.00	1,366,193.00	2,0h1,788.00
Commerce & Industry Insurance Company, N. Y.	11h,625,258.00	98,068,h15.00	16,556,8h3.00	860,709.00	1,hh9,371.00	1,399,962.00
Commercial Ins. Co. of Newark, N. J.	165,637,139.00	13h,012,h31.00	31,62h,708.00	1,h7h,138.00	1,238,720.00	1,179,hh7.00
Commercial Loan Insurance Corp., Wisc.	h0,h93,911.00	2h,985,822.00	15,508,089.00	h6,677.00	-	-
Commercial Mortgage Insurance, Inc., Wisc.	16,98h,570.00	3,70h,276.00	13,280,29h.00	503.00	-	-
Commercial Standard Insurance Company, Texas	21,19h,091.00	16,719,535.00	h,h0h,556.00	257.00	-	-1h2.00
Commercial Union Insurance Company, Mass.	1,001,572,30h.00	791,38h,662.00	210,187,6h2.00	7,703,270.00	3,hh1,551.00	3,955,hlh.00
Connecticut Indemnity Company, Conn.	28,h75,809.00	18,717,160.00	9,758,739.00	75,061.00	71,h36.00	h7,973.00
Continental Casualty Company, Ill.	1,89h,2h2,75h.00	1,h77,08h,208.00	h17,158,5h5.00	13,35h,565.00	7,695,113.00	7,389,792.00
Continental Insurance Company, N. Y.	969,195,915.00	792,800,h67.00	176,395,hh8.00	16,365,810.00	8,03h,3h7.00	7,697,572.00
Countrywide Insurance Company, Calif.	5,999,990.00	2,373,855.00	3,626,065.00	-	-	-750.00
Covenant Insurance Company, Conn.	16,300,860.00	11,821,697.00	h,h79,193.00	-	-	-
Criterion Insurance Company, Washington, D. C.	113,286,990.00	83,90h,311.00	29,382,679.00	5,692,818.00	3,901,0h7.00	3,h35,713.00
Cumis Insurance Society, Inc., Wisc.	59,918,673.00	h3,021,h99.00	16,897,17h.00	2,309,116.00	1,861,30h.00	1,813,h29.00
Dairyland Insurance Company, Wisc.	167,505,157.00	111,0h2,377.00	56,h63,780.00	13,063,397.00	5,89h,901.00	7,70h,316.00
Dependable Insurance Company, Inc., Fla.	18,hhh,5h8.00	13,8h8,h29.00	h,596,119.00	h9,3h2.00	188,293.00	193,608.00
Drake Insurance Co. of New York, N. Y.	25,691,07h.00	19,h07,351.00	6,283,723.00	196,733.00	2h,757.00	25,757.00
Electric Insurance Company, Mass.	21,687,390.00	11,511,8h7.00	10,175,5h3.00	185,570.00	83,3h7.00	1h0,082.00
Emcasco Insurance Company, Iowa	10,h93,h78.00	7,089,861.00	3,h10,617.00	27h,162.00	235,298.00	132,250.00
Emco Insurance Company, Ind.	63,831,889.00	36,01h,959.00	27,816,993.00	39,181.00	5h,590.00	h0,560.00
Employers Casualty Company, Texas	208,850,967.00	157,613,216.00	51,2h6,751.00	98h.00	-	-
Employers' Fire Insurance Company, Mass.	117,675,h05.00	83,290,888.00	2h,38h,517.00	736,81h.00	3h8,950.00	532,098.00
Employers' Reinsurance Corporation, Mo.	638,601,095.00	533,353,792.00	105,337,233.00	3h1,250.00	30,932.00	-25,596.00
Equitable General Insurance Company, Texas	197,28h,893.00	158,063,659.00	39,221,23h.00	-	-	-
Erie Insurance Company, Pennsylvania	10,h9?,103.00	7,165,682.00	3,329,h21.00	757,682.00	359,321.00	h29,21h.00
Excel Insurance Company, Ind.	27,891,380.00	18,080,152.00	9,7h1,228.00	8,537.00	-20.00	-20.00
Excelsior Insurance Company of New York, N. Y.	20,90h,h57.00	15,992,h85.00	h,911,972.00	719,89h.00	580,5h7.00	599,969.00
Federal Insurance Company, N. J.	9h1,180,955.00	760,882,058.00	180,298,897.00	11,133,331.00	3,907,68h.00	3,569,599.00
Federal Kemper Insurance Company, Illinois	7h,786,706.00	61,h61,575.00	13,325,131.00	8,092,872.00	3,782,369.00	h,709,632.00

TABLE NO. 3 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Fidelity & Casualty Co. of New York, N. Y.	$ 995,566,009.00	$ 937,918,938.00	$ 57,647,071.00	$ 2,480,640.00	$ 907,446.00	$ 1,050,413.00
Fidelity & Guaranty Ins. Underwriters, Inc., Ohio	29,557,869.00	103,463.00	29,454,399.00	3,719,495.00	1,317,296.00	2,016,642.00
Fire & Casualty Ins. Co. of Connecticut, Conn.	12,753,486.00	6,261,503.00	6,491,983.00	203,028.00	39,016.00	56,016.00
Firemen's Fund Insurance Company, Calif.	1,941,779,047.00	1,444,236,860.00	497,542,187.00	15,589,545.00	7,072,680.00	7,904,543.00
Firemen's Ins. Co. of Newark, N.J., N. J.	988,382,166.00	702,073,763.00	286,308,403.00	924,862.00	243,130.00	104,177.00
Firemen's Ins. Co. of Washington, D. C., Wash., D. C.	5,839,106.00	2,674,699.00	3,164,407.00	1,158,227.00	511,486.00	691,542.00
First Financial Insurance Company, Illinois	6,564,587.00	4,067,949.00	2,496,638.00	-	-	-
First General Insurance Company, Georgia	3,259,281.00	597,361.00	2,661,920.00	92.00	120.00	12,760.00
First National Ins. Co. of America, Wash.	99,187,316.00	64,943,912.00	34,243,404.00	387,429.00	122,989.00	181,488.00
Foremost Guaranty Corporation, Michigan	13,105,549.00	5,134,912.00	7,970,637.00	-	-	-
Foremost Insurance Company, Michigan	241,640,263.00	199,810,261.00	41,830,002.00	1,566,135.00	761,858.00	779,949.00
Forum Insurance Company, Rhode Island	22,196,804.00	18,592,798.00	3,604,006.00	32,186.00	15,429.00	17,033.00
General Insurance Co. of America, Washington	421,692,836.00	298,576,585.00	123,116,251.00	861,459.00	410,315.00	449,357.00
General Reinsurance Corporation, Del.	1,595,170,275.00	1,292,483,302.00	302,686,973.00	446,527.00	165.00	165.00
Germantown Insurance Company, Pa.	15,476,683.00	2,705,522.00	12,771,161.00	31,823.00	7,941.00	16,169.00
Glens Falls Insurance Company, N. Y.	68,557,123.00	59,787,698.00	15,709,425.00	2,755,950.00	1,409,310.00	1,214,757.00
Globe Indemnity Company, N. Y.	459,782,951.00	385,456,135.00	74,326,816.00	185,300.00	376,438.00	70,646.00
Government Employees Ins. Co., Washington, D. C.	874,153,604.00	695,523,656.00	178,629,948.00	60,966,558.00	40,092,718.00	43,738,475.00
Granite State Insurance Company, N. H.	4,905,340.00	47,914.00	4,857,426.00	63,906.00	48,227.00	-1,767.00
Great American Insurance Company, Ohio	922,701,653.00	681,211,892.00	241,459,761.00	3,430,814.00	1,680,289.00	1,435,652.00
Great Northern Insurance Company, Minn.	55,895,084.00	45,783,290.00	10,041,794.00	-	-	-
Gulf Insurance Company, Texas	134,768,890.00	96,457,737.00	38,311,153.00	41,375.00	32,866.00	7,335.00
Hanover Insurance Company, N. H.	369,658,433.00	285,876,352.00	83,780,081.00	1,843,724.00	693,299.00	1,116,343.00
Harbor Insurance Company, California	139,196,893.00	97,588,379.00	41,538,444.00	2,407,355.00	83,701.00	158,466.00
Harco National Insurance Company, N. Y.	25,250,797.00	18,891,715.00	6,356,082.00	129,816.00	9,366.00	9,441.00
Hartford Accident & Indemnity Company, Conn.	1,850,190,418.00	1,494,784,387.00	355,406,021.00	28,482,789.00	14,273,011.00	15,670,210.00
Hartford Casualty Insurance Company, N. J.	240,697,731.00	190,258,874.00	50,438,857.00	234,578.00	38,841.00	21,719.00
Hartford Fire Insurance Company, Conn.	2,369,680,773.00	1,607,949,503.00	761,731,270.00	12,634,116.00	5,830,880.00	5,999,908.00
Hartford Steam Boiler Inspection & Ins. Co., Conn.	180,777,472.00	102,343,085.00	78,434,387.00	1,293,581.00	318,377.00	382,003.00
Hawkeye-Security Insurance Company, Iowa	59,472,304.00	41,701,078.00	17,771,226.00	4,584.00	1,211.00	1,012.00
Health Service, Inc., Illinois	35,659,488.00	23,601,024.00	12,051,464.00	127,429.00	101,959.00	106,281.00
Highlands Insurance Company, Texas	359,663,153.00	273,641,875.00	86,021,278.00	161,728.00	251,339.00	146,444.00
Home Casualty & Surety Company, Washington, D. C.	1,252,434.00	273,048.00	979,386.00	5,326.00	390.00	1,263.00
Home Guaranty Insurance Corporation, Virginia	5,857,665.00	1,578,466.00	4,279,199.00	77,237.00	-	-
Home Indemnity Company, New Hampshire	220,063,882.00	171,321,842.00	48,742,040.00	7,303,542.00	3,357,543.00	4,192,720.00

TABLE NO. 3 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Home Insurance Company, New Hampshire	$1,715,146,307.00	$1,414,896,364.00	$ 300,319,943.00	$ 8,498,890.00	$ 4,586,666.00	$ 4,819,496.00
Horace Mann Insurance Company, Florida	109,539,085.00	81,665,600.00	27,873,485.00	2,486,093.00	1,157,249.00	1,486,030.00
Imperial Casualty & Indemnity Company, Neb.	24,195,631.00	11,067,291.00	13,058,340.00	21°,611.00	59,681.00	35,139.00
INA Underwriters Insurance Company, Calif.	205,231,635.00	136,860,309.00	68,371,326.00	356,905.00	319,722.00	506,339.00
Industial Indemnity Company, Calif.	435,070,578.00	372,813,688.00	62,256,890.00	-2,809,603.00	845,274.00	438,578.00
Insurance Company of North America, Pa.	2,783,808,819.00	2,338,989,636.00	445,609,183.00	31,437,973.00	12,817,406.00	14,450,922.00
Insurance Company of the State of Penna., Pa.	114,575,416.00	98,888,361.00	15,687,055.00	646,399.00	170,293.00	325,163.00
Integrity Insurance Company, New Jersey	25,431,159.00	19,700,724.00	5,730,428.00	859,584.00	389,231.00	310,205.00
International Insurance Company, Illinois	104,754,731.00	90,790,855.00	13,963,876.00	135,876.00	83,419.00	38,855.00
Investors Mortgage Insurance Company, Illinois	59,760,795.00	46,948,613.00	13,512,112.00	619,496.00	106,895.00	102,424.00
Jefferson Ins. Co. of New York, N. Y.	50,989,688.00	40,956,667.00	10,033,021.00	483,047.00	377,138.00	644,212.00
John Deere Insurance Company, New York	65,109,962.00	53,586,492.00	11,523,470.00	475,962.00	218,286.00	247,174.00
Kansas City Fire & Marine Ins. Co., Mo.	35,607,115.00	27,691,683.00	7,915,432.00	730,967.00	596,498.00	106,460.00
Kemper Security Insurance Company, Illinois	4,533,147.00	80,863.00	4,452,284.00	1,755.00	33,716.00	12,148.00
Kentucky Central Insurance Company, Ky.	4,837,609.00	2,571,422.00	2,266,187.00	27,220.00	6,654.00	6,654.00
Keystone Insurance Company, Pa.	108,581,716.00	73,705,618.00	34,876,098.00	3,833,850.00	2,057,943.00	2,021,162.00
Liberty Mortgage Insurance Corp., Ill.	16,104,948.00	13,600,373.00	2,504,575.00	272,314.00	42,170.00	53,897.00
London Guarantee & Accident Co. of N. Y., N. Y.	67,076,330.00	52,449,161.00	14,627,169.00	84,840.00	39,360.00	44,880.00
Marine Indemnity Ins. Co. of America, N. Y.	8,940,994.00	3,761,799.00	5,179,195.00	8,116.00	-	1,576.00
Massachusetts Bay Insurance Company, Mass.	4,594,972.00	43,449.00	4,551,523.00	196,228.00	86,427.00	101,609.00
Massachusetts Casualty Insurance Company, Mass.	38,718,586.00	28,704,524.00	10,013,062.00	734,370.00	225,852.00	275,929.00
Massachusetts Plate Glass Insurance Co., Mass.	3,329,482.00	2,120,290.00	1,209,192.00	-	-	-
Medical Indemnity of America, Inc., Ohio	34,241,531.00	23,680,035.00	10,561,496.00	4,251.00	-	-
Merchants Ins. Co. of New Hampshire, Inc., N. H.	19,809,811.00	15,693,817.00	4,115,994.00	285,110.00	340,669.00	341,200.00
Metropolitan Fire Assurance Company, Connecticut	19,680,977.00	13,418,179.00	6,262,798.00	-	-	-
Metropolitan Property & Liability Ins. Co., Del.	608,074,929.00	381,029,326.00	227,045,603.00	-	-	-
MOIC Indemnity Corporation, N. Y.	91,387,529.00	46,213,019.00	45,174,510.00	339,321.00	82.00	24,990.00

TABLE NO. 3 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Midland Insurance Company, New York	$ 117,696,327.00	$ 99,559,020.00	$ 18,137,307.00	$ 1,069,543.00	$ 349,729.00	$ 580,822.00
Minnehoma Insurance Company, Okla.	14,644,691.00	10,884,359.00	3,760,262.00	10,599.00	8,379.00	8,379.00
Mission Insurance Company, Calif.	216,360,617.00	157,437,768.00	58,922,849.00	7,678.00	8,689.00	5,528.00
Monarch Insurance Co. of Ohio, Ohio	67,958,877.00	53,787,837.00	14,171,040.00	239,919.00	126,674.00	117,124.00
Mortgage Guaranty Ins. Corp., Wisc.	508,889,438.00	373,389,161.00	135,500,277.00	2,515,363.00	183,592.00	1,223,828.00
Motor Club of America Ins. Co., N. J.	67,803,595.00	54,851,569.00	12,951,956.00	-	-	-
Motors Insurance Corporation, N. Y.	492,520,377.00	367,180,391.00	125,339,986.00	4,930,978.00	2,095,894.00	2,186,749.00
National American Ins. Co. of New York, N. Y.	3,534,000.00	670,433.00	2,863,567.00	-602.00	5,158.00	2,158.00
National Casualty Company, Michigan	95,109,478.00	67,920,209.00	27,189,269.00	2,247,973.00	1,435,164.00	1,583,247.00
National Fire Ins. Co. of Hartford, Conn., Conn.	445,684,045.00	353,547,160.00	92,136,885.00	717,203.00	337,269.00	340,698.00
National General Insurance Company, Mo.	14,504,232.00	9,898,257.00	4,605,975.00	453,892.00	220,401.00	275,678.00
National Indemnity Company, Neb.	272,444,935.00	144,494,659.00	127,950,276.00	586,151.00	199,057.00	261,618.00
National Independence Ins. Co., Pa.	7,685,936.00	3,702,241.00	3,986,695.00	139,744.00	6,779.00	9,471.00
National Property Owners Ins. Co., Tenn.	10,668,907.00	4,686,447.00	5,982,460.00	-	-	-
National Reinsurance Corporation, Del.	193,962,558.00	147,011,080.00	46,951,478.00	-	-	-
National Surety Corporation, Illinois	467,092,472.00	378,837,758.00	78,254,718.00	1,505,254.00	684,566.00	289,004.00
National Union Fire Ins. Co. of Pittsburgh, Pa., Pa.	428,985,366.00	369,833,067.00	58,452,299.00	3,379,016.00	1,218,248.00	1,110,382.00
Nationwide General Insurance Company, Pa.	8,144,382.00	2,328,686.00	5,815,696.00	640,238.00	237,203.00	522,153.00
New Hampshire Insurance Company, N. H.	607,705,881.00	407,557,780.00	200,148,101.00	1,911,995.00	871,031.00	961,173.00
New York Underwriters Insurance Co., N. Y.	169,036,541.00	125,163,231.00	36,873,310.00	272,337.00	29,439.00	46,645.00
Newark Insurance Company, New Jersey	91,243,161.00	76,768,239.00	14,474,922.00	65,632.00	183,392.00	73,237.00
Niagara Fire Insurance Company, New York	67,325,631.00	53,392,098.00	13,933,533.00	308,860.00	205,183.00	155,193.00
North American Co. for Property & Casualty Ins., N. Y.	68,999,434.00	61,846,129.00	7,153,305.00	17,717.00	35,524.00	-76,492.00
North American Reinsurance Corporation, N. Y.	399,850,009.00	317,817,897.00	82,032,175.00	-	-	-
North River Insurance Company, N. J.	379,853,790.00	325,827,567.00	54,026,223.00	818,474.00	276,425.00	607,443.00
Northern Assurance Company of America, Mass.	66,083,288.00	52,444,511.00	13,638,777.00	940,134.00	298,739.00	424,507.00
Northern Insurance Co. of New York, N. Y.	13,491,379.00	11,698.00	13,479,751.00	3,073,701.00	1,480,921.00	1,448,950.00
Northland Insurance Company, Minn.	39,838,655.00	26,829,449.00	13,009,206.00	438,795.00	385,207.00	158,195.00
Northwestern National Casualty Company, Wisc.	4,401,012.00	46,445.00	4,354,567.00	2,018,984.00	1,270,057.00	1,397,513.00
Northwestern National Insurance Company, Wisc.	253,098,527.00	208,677,664.00	44,420,863.00	5,372,619.00	2,626,155.00	2,736,719.00
Occidental Fire & Casualty Co. of N. C., N. C.	31,532,784.00	24,058,890.00	7,473,894.00	502,082.00	293,547.00	281,634.00
Ohio Casualty Insurance Company, Ohio	512,377,443.00	363,058,142.00	149,319,301.00	11,206,297.00	4,527,008.00	5,760,475.00
Ohio Security Insurance Company, Ohio	12,710,873.00	7,259,329.00	5,451,544.00	1,303,448.00	675,484.00	734,486.00
Old Republic Insurance Company, Pa.	334,978,635.00	278,407,699.00	56,570,936.00	556,690.00	124,907.00	313,668.00

TABLE NO. 3 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Omaha Indemnity Company, Nebraska	$ 16,999,641.00	$ 9,731,323.00	$ 7,261,318.00	$ 250,960.00	$ 58,740.00	$ 86,327.00
Pacific Employers Insurance Company, Calif.	171,191,104.00	125,250,525.00	46,243,579.00	2,681,189.00	1,290,531.00	2,052,063.00
Pacific Indemnity Company, California	270,943,479.00	221,045,827.00	49,897,645.00	371,383.00	106,678.00	-12,679.00
Peerless Insurance Company, N. H.	122,071,041.00	87,337,348.00	34,733,693.00	450,570.00	263,251.00	384,970.00
Peninsular Fire Insurance Company, Florida	25,563,991.00	15,086,819.00	10,477,102.00	110,460.00	34,129.00	28,673.00
Pennsylvania General Insurance Company, Pa.	110,330,062.00	58,789,980.00	51,540,062.00	950,386.00	463,005.00	795,455.00
Pennsylvania Manufacturers Assn. Ins. Co., Pa.	388,371,823.00	330,171,693.00	58,200,130.00	5,875,586.00	3,413,669.00	4,795,383.00
Petroleum Casualty Company, Texas	10,342,222.00	7,038,443.00	3,303,779.00	-	-	-
Phoenix Assurance Company of New York, N. Y.	156,996,463.00	122,435,405.00	34,561,058.00	939,694.00	410,901.00	350,964.00
Phoenix Insurance Company, Connecticut	767,108,303.00	596,724,882.00	170,383,421.00	61,914.00	43,174.00	58,436.00
Planet Insurance Company, Wisconsin	15,687,220.00	8,325,064.00	7,362,156.00	-	-	-
PMI Mortgage Insurance Company, Arizona	61,368,999.00	28,292,925.00	33,076,074.00	683,731.00	59,965.00	65,623.00
Potomac Insurance Company, Pa.	368,141,677.00	191,510,134.00	176,631,543.00	87,294.00	53,996.00	35,975.00
Premier Insurance Company, California	47,160,805.00	21,019,847.00	26,140,958.00	17,076.00	75,355.00	-18,592.00
Presidio Insurance Company, Indiana	20,688,543.00	15,489,589.00	5,198,955.00	-	-	-
Progressive Casualty Insurance Company, Ohio	104,206,168.00	75,020,016.00	29,186,152.00	-	-	-
Propiertors' Insurance Company, Ohio	95,191,799.00	19,339,383.00	5,782,316.00	130,598.00	40,795.00	84,747.00
Protective Insurance Company, Indiana	63,222,447.00	47,115,412.00	16,107,035.00	108,570.00	49,602.00	83,393.00
Protective National Insurance Co. of Omaha, Neb.	18,467,980.00	12,549,440.00	5,918,549.00	5,221.00	5,203.00	5,143.00
Providence Washington Insurance Company, R. I.	131,519,236.00	93,206,319.00	38,313,017.00	244,764.00	619,647.00	501,901.00
Prudential Property & Casualty Insurance Co., Ill.	758,405,735.00	485,919,987.00	272,552,748.00	10,083,908.00	6,143,444.00	7,861,204.00
Prudential Reinsurance Company, Delaware	403,405,688.00	315,152,657.00	88,253,031.00	11,682.00	-	3,869.00
Puritan Insurance Company, N. Y.	49,276,651.00	29,561,877.00	19,714,774.00	537,805.00	354,543.00	373,066.00
Ranger Insurance Company, Texas	103,995,519.00	65,353,289.00	38,572,237.00	105,567.00	53,147.00	6,635.00
Reinsurance Corp. of New York, New York	117,169,703.00	85,269,101.00	31,900,602.00	2,798.00	-	877.00
Reliance Insurance Company, Pa.	1,004,781,078.00	773,931,219.00	231,540,859.00	15,671,362.00	6,203,446.00	8,499,554.00
Republic Insurance Company, Texas	297,734,365.00	230,175,841.00	67,558,524.00	3,389,922.00	1,131,182.00	1,004,059.00
Republic Mortgage Insurance Company, N. C.	14,996,076.00	8,229,735.00	6,766,341.00	538,644.00	26,566.00	30,019.00
Reserve Insurance Company, Illinois	87,819,541.00	74,467,133.00	13,351,408.00	489,119.00	123,449.00	139,567.00
RLI Insurance Company, Illinois	16,687,477.00	11,353,917.00	5,333,560.00	231,421.00	90,766.00	90,717.00
Royal Exchange Assurance Co. of America, Inc., N. Y.	26,781,235.00	17,094,424.00	9,686,811.00	906,232.00	155,458.00	180,908.00
Royal Globe Insurance Company, Illinois	485,388,484.00	414,796,757.00	70,591,727.00	11,729,609.00	5,720,210.00	6,141,508.00
Royal Indemnity Company, N. Y.	244,904,240.00	203,996,171.00	40,908,069.00	440,709.00	282,009.00	280,503.00
Safeco Insurance Company of America, Wash.	601,337,516.00	449,472,335.00	151,865,181.00	5,655,154.00	2,138,885.00	2,373,021.00
Safeguard Insurance Company, Connecticut	136,551,321.00	114,950,664.00	21,600,657.00	333,002.00	188,023.00	266,807.00

TABLE NO. 3 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
St. Paul Fire & Marine Insurance Company, Minn.	$2,008,399,564.00	$1,696,786,980.00	$ 311,542,584.00	$ 11,523,415.00	$ 8,200,192.00	$ 9,576,421.00
St. Paul Guardian Insurance Company, Minn.	7,945,243.00	395.00	7,944,848.00	165,454.00	60,110.00	126,088.00
St. Paul Mercury Insurance Company, Minn.	12,262,195.00	543.00	12,261,652.00	2,371,204.00	1,175,027.00	2,407,195.00
Seaboard Surety Company, New York	71,047,318.00	38,307,738.00	32,739,580.00	209,938.00	177,829.00	124,004.00
Security Insurance Co. of Hartford, Conn.	158,759,238.00	116,587,220.00	42,172,018.00	3,243,926.00	1,968,018.00	1,154,020.00
Selected Risks Insurance Company, N. J.	139,187,301.00	111,873,472.00	27,313,829.00	7,637,037.00	3,940,206.00	4,433,107.00
Sentry Indemnity Company, Wisconsin	21,302,956.00	14,989,069.00	6,313,887.00	22,246.00	11,575.00	5,854.00
South Carolina Insurance Company, S. C.	101,700,733.00	78,846,909.00	25,853,824.00	185,579.00	25,602.00	26,320.00
Southern Home Insurance Company, S. C.	20,973,236.00	12,894,401.00	8,078,835.00	-	-	-
Southern Insurance Company, Texas	8,898,541.00	6,467,888.00	2,430,653.00	183,043.00	94,308.00	96,638.00
Standard Fire Insurance Company, Conn.	227,441,679.00	173,404,609.00	54,037,050.00	5,543,444.00	2,646,169.00	5,006,573.00
State Capital Insurance Company, N. C.	13,731,113.00	9,170,075.00	4,561,038.00	-	-	-
State Farm Fire & Casualty Company, Illinois	1,679,540,512.00	1,179,917,933.00	499,622,579.00	26,243,027.00	12,793,262.00	14,119,893.00
State Farm General Insurance Company, Ill.	35,227,378.00	30,158,190.00	5,116,258.00	1,178,008.00	314,550.00	364,625.00
Statesman Insurance Company, Indiana	12,982,221.00	10,213,117.00	2,768,914.00	-	-	-
Stonewall Insurance Company, Ala.	96,301,974.00	72,358,734.00	23,943,240.00	27,721.00	15,006.00	10,006.00
Stuyvesant Insurance Company, N. Y.	69,690,792.00	49,398,592.00	20,292,200.00	838,656.00	155,016.00	104,668.00
Sun Insurance Company of New York, N. Y.	33,090,108.00	20,551,817.00	12,538,291.00	208,691.00	88,402.00	121,573.00
Switzerland General Ins. Corp. of New York, N. Y.	18,100,380.00	11,182,388.00	6,917,992.00	1,054.00	-	327.00
Ticor Mortgage Insurance Company, Calif.	57,361,900.00	32,055,212.00	25,709,688.00	1,161,195.00	-	199,647.00
Transamerica Insurance Company, California	532,963,614.00	415,002,009.00	117,961,605.00	1,198,211.00	335,779.00	275,891.00
Transcontinental Insurance Company, N. Y.	86,789,778.00	62,103,216.00	24,679,512.00	52,375.00	11,046.00	1,555.00
Transit Casualty Company, Mo.	105,209,116.00	81,971,106.00	23,238,310.00	2,717,450.00	1,294,412.00	1,193,870.00
Transport Indemnity Company, California	89,968,534.00	76,503,016.00	13,465,518.00	53,249.00	59,246.00	59,926.00
Transport Insurance Company, Iowa	111,630,177.00	96,338,749.00	15,291,428.00	2,353,903.00	1,120,225.00	1,608,680.00
Transportation Insurance Company, Illinois	13,128,950.00	304,294.00	12,824,656.00	292,940.00	2,222,805.00	3,708,448.00
Travelers Indemnity Company, Connecticut	3,398,301,510.00	2,682,315,843.00	715,985,667.00	34,785,506.00	18,777,375.00	30,291,050.00
Travelers Indemnity Co. of America, Ga.	29,536,351.00	20,555,552.00	8,980,799.00	1,162,598.00	845,822.00	869,987.00
Travelers Indemnity Co. of Rhode Island, R. I.	366,235,818.00	308,460,885.00	57,774,933.00	1,158,114.00	145,104.00	427,382.00
Travelers Insurance Company, Connecticut	202,095,314.00	154,196,462.00	47,898,852.00	5,111,227.00	3,303,156.00	4,970,427.00
Twin City Fire Insurance Company, Minnesota	63,766,415.00	50,172,288.00	13,594,127.00	5,744,039.00	2,686,772.00	3,458,448.00

TABLE NO. 3 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Underwriters Insurance Company, Illinois	$ 33,559,772.00	$ 26,047,154.00	$ 7,512,618.00	$ 362,066.00	$ 138,998.00	$ 188,720.00
United Equitable Insurance Co., Illinois	11,776,471.00	11,406,291.00	3,370,180.00	107,892.00	6,646.00	12,700.00
United Fire Insurance Co., New York	18,470,434.00	17,308,134.00	1,171,300.00	1,137,030.00	203,144.00	153,503.00
United Guaranty Residential Ins. Co. of Iowa, Iowa	36,573,989.00	25,211,748.00	11,362,241.00	4,076.00	-	-
United Guaranty Residential Ins. Co. of N. C., N. C.	33,875,117.00	23,398,962.00	10,476,155.00	725,703.00	155,520.00	169,694.00
United Pacific Insurance Company, Washington	138,816,824.00	89,989,581.00	48,827,243.00	3,338,674.00	1,358,290.00	1,989,943.00
United Security Insurance Company, New Jersey	23,506,959.00	16,660,269.00	6,846,690.00	18,577.00	5,847.00	5,597.00
United States Fire Insurance Company, N. Y.	862,954,279.00	742,556,943.00	120,397,336.00	4,549,845.00	1,594,554.00	1,712,011.00
United States Liability Insurance Co., Pa.	21,364,205.00	11,571,921.00	9,792,284.00	35,210.00	55,120.00	15,727.00
Universal Reinsurance Corporation, N. J.	50,897,317.00	41,930,022.00	8,967,295.00	-	-	-
Universal Underwriters Insurance Co., Mo.	158,853,740.00	97,738,675.00	61,115,065.00	4,942,776.00	1,291,896.00	1,978,815.00
Valley Forge Insurance Co., Pennsylvania	76,871,736.00	61,481,996.00	15,389,740.00	1,823,976.00	880,172.00	1,186,497.00
Vanguard Insurance Company, Texas	9,811,714.00	573,662.00	9,241,052.00	10,748.00	7,219.00	7,109.00
Verex Assurance, Inc., Wisconsin	104,134,149.00	78,297,588.00	25,836,561.00	523,139.00	90,746.00	92,046.00
Vigilant Insurance Company, New York	162,446,117.00	130,590,906.00	31,855,211.00	1,311,344.00	348,442.00	412,060.00
Vista Insurance Company, Michigan	6,957,782.00	641,990.00	6,315,792.00	31,642.00	48,198.00	44,766.00
Volkswagen Insurance Company, Mo.	38,747,857.00	28,523,881.00	10,223,973.00	1,137,011.00	943,237.00	1,207,730.00
West American Insurance Company, California	312,735,988.00	232,942,175.00	80,693,813.00	6,084,494.00	2,720,409.00	3,349,531.00
Westchester Fire Insurance Company, New York	382,869,232.00	326,579,644.00	56,389,588.00	593,869.00	237,666.00	190,477.00
Western Casualty & Surety Company, Kansas	202,082,378.00	181,598,294.00	11,483,084.00	200.00	-	-
Western Employers Insurance Company, Calif.	86,452,501.00	68,872,171.00	17,580,490.00	20,893.00	20,834.00	-24,031.00
Western Surety Company, South Dakota	35,140,645.00	16,839,012.00	18,301,633.00	214,933.00	10,445.00	8,432.00
Westfield Insurance Company, Ohio	79,479,088.00	53,599,191.00	25,879,894.00	-	-	-
Totals	$72,863,796,816.00	$55,967,650,829.00	$16,896,075,987.00	$742,467,076.00	$362,240,024.00	$420,838,322.00

TABLE NO. 4 - FOREIGN MUTUAL PROPERTY & CASUALTY INSURANCE COMPANIES - 12/31/77

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Abbey Casualty Insurance Co., Washington, D. C.	$ 931,551.00	$ 374,452.00	$ 557,099.00	$ 3,947.00	$ -	$ -
Allegheny Mutual Casualty Insurance Company, Pa.	2,407,700.00	950,005.00	1,457,695.00	1,316,813.00	-	-
Allendale Mutual Insurance Company, Rhode Island	838,484,909.00	624,767,724.00	213,717,185.00	2,359,581.00	731,355.00	1,354,855.00
Amalgamated Casualty Insurance Company, Wash., D. C.	2,878,632.00	2,026,753.00	851,879.00	406,095.00	149,135.00	266,951.00
American Hardware Mutual Ins. Company, Minnesota	134,291,138.00	100,461,761.00	33,829,377.00	457,664.00	189,905.00	138,378.00
American Manufacturers Mutual Ins. Co., Illinois	111,395,113.00	71,876,046.00	39,519,067.00	621,599.00	479,329.00	475,288.00
American Mutual Ins. Co. of Boston, Massachusetts	72,006,640.00	58,511,494.00	13,495,146.00	2,925,201.00	1,760,437.00	2,126,029.00
American Mutual Liability Ins. Co., Massachusetts	288,841,738.00	232,264,858.00	52,576,880.00	4,506,154.00	2,269,765.00	2,552,242.00
Amica Mutual Insurance Company, Rhode Island	281,819,095.00	163,609,736.00	118,239,359.00	2,498,288.00	852,186.00	1,234,471.00
Arkwright-Boston Mfgrs. Mutual Ins. Co., Mass.	519,139,894.00	315,983,269.00	203,456,555.00	2,450,127.00	1,253,775.00	2,228,975.00
Atlantic Mutual Insurance Company, New York	271,960,250.00	204,161,291.00	67,798,959.00	1,134,472.00	432,449.00	596,699.00
Bankers Mutual Ins. Co. of D. C., Washington, D. C.	2,679,913.00	1,997,208.00	682,735.00	2,077,868.00	907,505.00	945,877.00
Cambridge Mutual Fire Insurance Co., Massachusetts	49,538,521.00	36,155,080.00	13,383,441.00	1,335,835.00	473,476.00	612,201.00
Central Mutual Insurance Company, Ohio	127,268,363.00	98,701,651.00	28,566,709.00	414,479.00	91,680.00	87,133.00
Chester County Mutual Ins. Company, Pennsylvania	6,876,501.00	3,065,830.00	3,810,671.00	439,265.00	218,153.00	161,455.00
Consolidated Mutual Insurance Company, N. Y.	56,938,281.00	52,528,030.00	4,410,251.00	18,111.00	25,899.00	39,476.00
Covenant Mutual Insurance Company, Connecticut	38,188,983.00	27,882,288.00	10,306,695.00	-	-	-
Electric Mutual Liability Insurance Co., Mass.	147,795,979.00	106,877,366.00	40,918,613.00	893,957.00	543,541.00	560,507.00
Employers Mutual Casualty Company, Iowa	219,907,797.00	171,031,799.00	41,875,998.00	365,752.00	410,788.00	456,096.00
Employers Mutual Liability Ins. Co. of Wisc., Wisc.	1,690,658,880.00	1,386,101,756.00	234,557,124.00	6,638,281.00	2,915,518.00	5,018,612.00
Everett Cash Mutual Insurance Company, Pa.	3,868,460.00	2,137,612.00	1,730,848.00	-	-	-
Excess Mutual Reinsurance Company, Delaware	7,706,227.00	4,653,282.00	3,052,945.00	-	-	-
Farmers Fire Insurance Company, Pennsylvania	6,021,958.00	3,720,774.00	2,300,184.00	114,760.00	20,892.00	31,131.00
Farmers Mutual Hail Ins. Co. of Iowa, Iowa	61,398,208.00	25,034,367.00	36,363,841.00	-	-	-
Federated Mutual Insurance Company, Minnesota	253,233,572.00	175,445,506.00	77,788,066.00	3,712.00	142.00	142.00
Florists' Mutual Insurance Company, Illinois	22,775,819.00	12,486,925.00	10,288,887.00	116,079.00	19,431.00	63,638.00

TABLE NO. 4 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Grain Dealers Mutual Insurance Co., Indiana	$ 55,007,549.00	$ 41,171,984.00	$ 13,835,565.00	$ 35,619.00	$ 4,289.00	$ 6,710.00
Graphics Arts Mutual Insurance Co., New York	19,593,052.00	14,355,525.00	5,237,527.00	104,339.00	68,216.00	108,286.00
Greater New York Mutual Ins. Co., New York	133,599,412.00	83,518,014.00	50,081,398.00	160,435.00	89,278.00	167,323.00
Harleysville Mutual Insurance Co., Pennsylvania	198,814,190.00	143,057,717.00	55,756,472.00	9,284,733.00	4,894,860.00	5,318,457.00
Home Mutual Ins. Co. of Binghamton, N. Y., N. Y.	6,408,591.00	4,996,048.00	1,412,543.00	46,618.00	55,476.00	61,226.00
Ideal Mutual Insurance Company, New York	47,778,307.00	41,516,460.00	6,261,847.00	1,455,155.00	281,014.00	395,018.00
Jewelers Mutual Insurance Company, New York	8,830,673.00	5,403,794.00	3,427,879.00	86,539.00	25,315.00	26,615.00
Liberty Mutual Fire Insurance Co., Massachusetts	374,156,459.00	299,180,843.00	74,975,616.00	27,596,321.00	12,307,681.00	16,736,881.00
Liberty Mutual Insurance Company, Massachusetts	2,336,093,178.00	2,736,133,454.00	599,959,724.00	16,846,336.00	9,704,227.00	10,427,407.00
Lititz Mutual Insurance Company, Pennsylvania	19,801,594.00	8,638,893.00	11,162,631.00	607,206.00	380,757.00	422,683.00
Lumbermen's Mutual Casualty Company, Illinois	1,239,578,350.00	876,940,032.00	362,699,318.00	16,294,030.00	4,847,481.00	9,059,107.00
Lumbermen's Mutual Insurance Company, Ohio	74,369,422.00	57,712,491.00	16,656,931.00	545,396.00	132,007.00	120,964.00
Mennonite Mutual Insurance Assn., Pennsylvania	683,305.00	59,470.00	623,835.00	7,152.00	-	-
Merchants & Business Men's Mtl. Ins. Co., Pa.	15,775,596.00	7,863,520.00	7,912,076.00	340,115.00	52,241.00	68,783.00
Merchants Mutual Insurance Company, New York	161,719,830.00	137,649,713.00	24,070,117.00	791,243.00	278,615.00	372,463.00
Merrimack Mutual Fire Insurance Co., Mass.	80,207,276.00	49,706,543.00	30,500,733.00	32,444.00	12,963.00	7,063.00
MFA Mutual Insurance Company, Missouri	200,429,224.00	123,711,853.00	76,717,371.00	60.00	7.00	7.00
Michigan Millers Mutual Ins. Co., Michigan	76,818,732.00	51,861,694.00	24,957,038.00	-	-	-
Michigan Mutual Insurance Company, Michigan	336,210,984.00	275,496,520.00	60,714,464.00	38,677.00	52,409.00	116,274.00
Midwest Mutual Insurance Company, Iowa	22,400,788.00	14,402,238.00	7,998,550.00	235,822.00	217,651.00	314,533.00
Millers Mutual Ins. Assn. of Illinois, Illinois	68,615,514.00	37,422,123.00	31,193,391.00	-	-	-
Millers Mutual Insurance Company, Pennsylvania	11,423,913.00	4,690,531.00	6,733,382.00	755,559.00	373,808.00	376,372.00
Millers National Insurance Company, Illinois	21,908,985.00	15,068,774.00	6,840,211.00	3,211.00	-	-
Mutual Benefit Insurance Company, Pennsylvania	8,806,896.00	2,467,507.00	6,339,229.00	148,322.00	27,304.00	136,089.00
Mutual Protective Insurance Company, Nebraska	19,991,158.00	13,549,008.00	6,442,150.00	75,534.00	41,878.00	36,397.00

TABLE NO. 4 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
National Grange Mutual Insurance Company, New Hampshire	$ 130,098,435.00	$ 105,045,294.00	$ 25,053,141.00	$ 1,823,839.00	$ 984,096.00	$ 1,082,715.00
Nationwide Mutual Fire Insurance Company, Ohio	262,966,745.00	197,146,224.00	65,820,521.00	11,846,382.00	5,254,212.00	5,647,243.00
Nationwide Mutual Insurance Company, Ohio	1,732,887,076.00	1,208,961,947.00	523,925,129.00	60,123,075.00	26,716,658.00	34,717,436.00
Ohio Farmers Insurance Company, Ohio	129,950,263.00	72,098,899.00	57,991,364.00	432.00	-	-
Pawtucket Mutual Insurance Company, Rhode Island	22,243,662.00	10,651,584.00	11,592,078.00	117,522.00	32,175.00	29,061.00
Penn Mutual Fire Insurance Company, Pennsylvania	16,185,601.00	9,983,453.00	6,201,151.00	2,318,733.00	1,078,380.00	1,304,880.00
Pennsylvania Lumbermen's Mutual Ins. Co., Pa.	31,571,611.00	14,005,891.00	17,565,720.00	1,006,637.00	182,891.00	149,641.00
Pennsylvania Millers Mutual Insurance Co., Pa.	39,900,882.00	24,713,714.00	15,187,138.00	309,648.00	83,459.00	108,009.00
Pennsylvania National Mutual Casualty Ins. Co., Pa.	192,127,297.00	151,968,289.00	40,159,008.00	10,252,098.00	5,258,318.00	5,114,692.00
Philadelphia Manufacturers Mutual Ins. Co., Pa.	119,324,881.00	87,332,031.00	31,992,853.00	438,397.00	162,069.00	-63,024.00
Preferred Risk Mutual Insurance Company, Iowa	106,813,850.00	71,140,661.00	35,673,189.00	15,435.00	14,804.00	17,961.00
Protection Mutual Insurance Company, Illinois	335,187,912.00	248,756,157.00	86,431,085.00	545,042.00	1,151,811.00	3,193,361.00
Public Service Mutual Insurance Company, New York	166,655,050.00	136,098,070.00	30,556,980.00	173,867.00	163,829.00	136,807.00
Security Mutual Casualty Company, Illinois	54,899,644.00	48,873,309.00	6,026,335.00	26,073.00	10,180.00	14,376.00
Sentry Insurance A Mutual Company, Wisconsin	522,912,612.00	437,669,707.00	85,243,845.00	2,029,470.00	738,177.00	1,086,201.00
Shelby Mutual Ins. Co. of Shelby, Ohio, Ohio	158,126,981.00	130,411,307.00	27,715,677.00	227,519.00	119,038.00	158,898.00
State Automobile Mutual Insurance Company, Ohio	211,389,253.00	144,584,149.00	66,805,104.00	10,070,780.00	5,169,169.00	5,430,635.00
State Farm Mutual Automobile Ins. Co., Illinois	6,228,034,156.00	3,575,915,003.00	2,652,119,153.00	80,160,520.00	42,608,335.00	42,577,425.00
Tri-County Mennonite Mutual Ins. Co., Pennsylvania	674,166.00	51,043.00	623,123.00	32,394.00	16,380.00	17,580.00
Unigard Mutual Insurance Company, Washington	265,780,335.00	227,814,467.00	37,965,868.00	-54,943.00	10,697.00	26,747.00
Utica Fire Ins. Co. of Oneida County, New York	9,317,042.00	6,981,492.00	2,335,550.00	-	-	-
Utica Mutual Insurance Company, New York	278,518,529.00	225,107,712.00	53,410,817.00	3,314,968.00	1,627,303.00	1,904,430.00
Virginia Mutual Insurance Company, Virginia	9,553,493.00	6,037,707.00	3,515,786.00	418.00	3,955.00	3,635.00
Windsor-Mount Joy Mutual Insurance Company, Pa.	3,085,892.00	1,940,588.00	1,145,304.00	629,984.00	312,550.00	267,489.00
Totals	$11,008,214,767.00	$ 7,142,522,708.00	$3,885,692,059.00	$185,408,210.00	$ 91,698,486.00	$102,926,198.00
Total Foreign Stock and Mutual Property & Casualty Companies	$22,705,510,989.00	$16,065,938,383.00	$6,639,572,606.00	$291,656,410.00	$139,290,924.00	$166,155,012.00

TABLE NO. 5 - ALIEN PROPERTY & CASUALTY INSURANCE COMPANIES - 12/31/77

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Alliance Assurance Co., Ltd. of London, England, New York, New York	$ 44,419,913.00	$ 32,237,869.00	$ 12,175,044.00	$ 99,099.00	$ 89,813.00	$ 96,174.00
Atlas Assurance Co., Ltd. of London, England, New York, New York	30,668,581.00	10,652,900.00	20,015,681.00	1,013.00	1,237.00	3,422.00
Eagle Star Insurance Company, Limited, London, England, New York, New York	40,111,171.00	29,145,053.00	10,966,118.00	9,375.00	-	-
General Accident Fire & Life Assur. Corp., Ltd., Perth, Scotland, Philadelphia, Pennsylvania	700,199,539.00	317,892,832.00	382,306,707.00	6,599,423.00	2,592,838.00	3,399,775.00
London Assurance of London, England, New York, New York	65,583,648.00	49,380,858.00	16,202,790.00	4,098.00	-	1,284.00
Munich Reinsurance Company, New York, New York	81,963,287.00	55,401,862.00	26,561,425.00	-	-	-
Netherlands Insurance Company, New York, New York	16,122,774.00	10,932,367.00	5,190,407.00	1,168.00	58.00	58.00
Sea Insurance Company, Limited, Liverpool, England, New York, New York	49,999,065.00	40,257,627.00	9,741,438.00	110,368.00	44,146.00	35,725.00
Sun Insurance Office, Limited, London, England, New York, New York	70,775,337.00	53,985,852.00	16,789,485.00	120,986.00	23,869.00	15,671.00
Zurich Insurance Company of Switzerland, Chicago, Illinois	520,691,683.00	426,028,332.00	94,663,351.00	4,563,043.00	1,728,451.00	2,401,591.00
Totals	$1,620,527,098.00	$1,025,915,552.00	$594,612,446.00	$11,501,573.00	$4,480,412.00	$5,953,700.00

TABLE NO. 6 - FOREIGN INTER-INSURANCE AND RECIPROCAL EXCHANGES 12/31/77

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Canners Exchange Subscribers at Warner Inter-Insurance Bureau, Illinois	$ 25,903,583.00	$ 12,729,098.00	$ 13,174,485.00	$ 376,088.00	$ 24,299.00	$ 26,774.00
Casualty Reciprocal Exchange, Subscribers at, Mo.	43,715,148.00	33,755,970.00	9,959,179.00	961,310.00	314,703.00	406,462.00
Erie Insurance Exchange, California	238,711,850.00	178,971,153.00	59,740,697.00	19,160,962.00	8,032,884.00	8,864,458.00
Farmers Insurance Exchange, California	1,470,262,630.00	1,128,872,528.00	341,390,102.00	-	-	-
Lumbermen's Underwriting Alliance, Mo.	80,795,137.00	46,948,182.00	33,846,955.00	360,220.00	161,691.00	80,895.00
National Fire & Indemnity Insurance Company, Mo.	2,241,005.00	590,881.00	1,650,124.00	40,864.00	1,629.00	1,544.00
National Insurance Underwriters, Mo.	7,103,509.00	5,008,431.00	2,095,078.00	55,389.00	22,036.00	16,122.00
Reciprocal Exchange, Subscribers At , Mo.	18,135,581.00	13,026,308.00	5,109,276.00	3,352.00	5.00	5.00
Southern States Insurance Exchange, Virginia	5,260,233.00	1,718,368.00	3,541,865.00	490,274.00	120,850.00	174,134.00
State Automobile Insurance Association, Indiana	65,191,359.00	38,509,413.00	6,681,946.00	-	-	-
Truck Insurance Exchange, California	446,306,690.00	396,188,109.00	63,308,211.00	26,533.00	3,768.00	11,592.00
United Services Automobile Association, Texas	1,000,000,750.00	684,583,001.00	315,516,758.00	21,308,659.00	8,760,909.00	10,153,766.00
Warner Reciprocal Insurers, Illinois	7,147,941.00	5,197,206.00	1,649,834.00	37,557.00	11,614.00	20,114.00
Totals	$3,389,896,155.00	$2,531,608,841.00	$858,197,514.00	$42,911,208.00	$17,654,348.00	$19,755,866.00

SUMMARY OF BUSINESS IN MARYLAND IN 1977 OF ALL PROPERTY & CASUALTY INSURANCE COMPANIES

Line of Business	Direct Premiums Written	Direct Losses Paid
Fire	$ 45,118,419.00	$ 18,961,096.00
Allied Lines	12,101,965.00	6,482,104.00
Farmowners Multiple Peril	3,778,907.00	1,563,550.00
Homeowners Multiple Peril	106,262,754.00	52,802,552.00
Commercial Multiple Peril	90,109,368.00	36,151,160.00
Ocean Marine	8,286,893.00	3,297,625.00
Inland Marine	25,790,559.00	10,148,028.00
Earthquake	23,997.00	-
Group Accident & Health	17,249,968.00	10,696,637.00
Credit Accident & Health (Group & Individual)	1,469,392.00	643,001.00
Collectively Renewable-Accident & Health	2,605,473.00	1,706,937.00
Non-Cancellable Accident & Health	785,122.00	168,968.00
Guaranteed Renewable Accident & Health	2,871,811.00	1,350,732.00
Non-Renewable for Stated Reasons	603,758.00	302,642.00
Other Accident Only	742,589.00	186,533.00
All Other Accident & Health	1,763,523.00	813,770.00
Workmen's Compensation	170,606,334.00	83,735,606.00
Liability Other Than Auto	81,082,926.00	21,942,774.00
Auto-No-Fault- "Private Passenger"	55,723,493.00	34,126,002.00
Other Auto Liability "Private Passenger"	314,160,721.00	164,782,113.00
Auto-No-Fault- "Commercial"	3,211,186.00	2,056,815.00
Other Auto Liability "Commercial"	65,063,335.00	33,362,681.00
Auto Physical Damage "Private Passenger"	158,758,980.00	86,625,116.00
Auto Physical Damage "Commercial"	24,774,870.00	11,695,683.00
Aircraft (All Perils)	2,213,108.00	1,395,103.00
Fidelity	1,655,981.00	1,634,665.00
Surety	16,962,569.00	3,795,156.00
Glass	338,375.00	163,981.00
Burglary & Theft	2,267,095.00	591,109.00
Boiler & Machinery	4,285,113.00	1,667,789.00
Auto Medical Payments	2,399,159.00	301,284.00
Uninsured Motorists	2,080,178.00	665,679.00
Credit	3,811,396.00	1,315,234.00
Malpractice	20,342,784.00	3,951,517.00
Miscellaneous	339,865.00	202,675.00
Totals	$1,258,236,712.00	$598,794,843.00

TABLE NO. 7 - DOMESTIC & FOREIGN TITLE INSURANCE COMPANIES - 12/31/77

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Domestic Companies:						
District-Realty Title Insurance Corporation, Washington, D. C.	$ 7,150,415.00	$ 2,564,091.00	$ 4,586,324.00	$ 1,718,673.00	$ 33,365.00	$-168,400.00
Security Title Guarantee Corporation of Baltimore, Baltimore, Maryland	2,885,420.00	864,822.00	2,020,598.00	1,319,681.00	18,084.00	-
Title Guarantee Company, Baltimore, Maryland	10,632,352.00	4,818,258.00	5,814,094.00	3,219,644.00	72,745.00	-148,955.00
Totals	$ 20,668,187.00	$ 8,547,171.00	$ 12,421,016.00	$ 6,287,998.00	$194,194.00	$-317,355.00
Foreign Companies:						
American Title Insurance Company, Florida	$ 35,307,656.00	$ 22,218,224.00	$ 13,089,432.00	$ 66.00	$ -	$ -
Berks Title Insurance Company, Pennsylvania	9,224,706.00	2,606,643.00	6,618,063.00	237,289.00	-	-
Chelsea Title & Guaranty Company, New Jersey	6,974,034.00	5,472,761.00	1,501,273.00	410,351.00	22,837.00	22,446.00
Chicago Title Insurance Company, Missouri	110,203,506.00	58,971,618.00	51,231,888.00	825,527.00	-7,374.00	-21,473.00
City Title Insurance Company, New York	3,386,712.00	1,874,006.00	1,512,706.00	5,168.00	-	-
Columbia Real Estate Title Co., Washington, D. C.	3,950,579.00	1,424,969.00	2,525,610.00	389,450.00	1,757.00	31,962.00
Commonwealth Land Title Insurance Co., Pennsylvania	55,992,895.00	32,095,719.00	23,897,106.00	1,986,817.00	6,995.00	30,960.00
First American Title Insurance Company, California	44,478,937.00	21,531,608.00	22,947,329.00	206,434.00	-	-5,000.00
Industrial Valley Title Insurance Corp., Pennsylvania	11,096,339.00	2,887,208.00	8,209,041.00	-	-	-
Jefferson-Pilot Title Insurance Company, N. C.	5,819,110.00	900,367.00	4,918,743.00	-	-	-
Lawyers Title Insurance Corp., Virginia	83,705,018.00	45,905,767.00	34,459,951.00	1,172,022.00	190,690.00	143,787.00
Pioneer National Title Ins. Company, California	109,458,219.00	57,976,346.00	51,741,870.00	1,305,637.00	3,735.00	-28,661.00
St. Paul Title Insurance Corporation, Missouri	18,336,231.00	7,422,959.00	10,913,272.00	58,916.00	-	-
Security Title & Guaranty Company, New York	9,970,860.00	5,863,053.00	4,107,807.00	10,267.00	-	1,474.00
Stewart Title Guaranty Company, Texas	19,276,351.00	11,742,055.00	8,133,296.00	98,224.00	-	-
Title Insurance Co. of Minnesota, Minnesota	33,811,342.00	22,030,268.00	11,781,073.00	-	9,970.00	10,246.00
Title Insurance Corp. of Pennsylvania, Pa.	3,715,167.00	1,344,540.00	2,370,627.00	21,925.00	-	-
USLIFE Title Ins. Co. of New York, New York	13,789,034.00	9,694,585.00	4,088,349.00	657,869.00	1,616.00	-154.00
Totals	$579,409,826.00	$308,313,090.00	$261,089,736.00	$ 7,386,032.00	$150,256.00	$ 185,587.00
Total Title Companies	$593,371,013.00	$316,860,261.00	$276,510,752.00	$13,674,030.00	$284,450.00	$-131,768.00

TABLE NO. 8 - DOMESTIC NON-PROFIT HOSPITAL SERVICE AND MEDICAL INDEMNITY CORPORATIONS - 12/31/77

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Maryland Business 1977 Direct Premiums Written	Direct Losses Paid	Direct Losses Incurred
Blue Cross of Maryland, Inc., Baltimore, Md.	$ 90,511,851.00	$ 56,876,832.00	$33,635,019.00	$300,020,634.00	$269,846,559.00	$270,817,917.00
Blue Shield of Maryland, Inc., Baltimore, Md.	43,620,979.00	29,495,100.00	14,125,879.00	112,849,440.00	91,561,003.00	93,621,161.00
Georgetown University Community Health Plan, Inc., Washington, D. C.	4,372,236.00	4,821,966.00	-449,730.00	9,612,793.00	4,376,506.00	5,122,508.00
Group Health Association, Inc., Washington, D. C.	16,987,431.00	4,728,139.00	12,259,292.00	33,620,164.00	28,698,610.00	28,698,610.00
Group Hospitalization, Inc. of Washington, D. C., Baltimore, Maryland	149,688,817.00	125,722,494.00	23,966,323.00	226,078,307.00	195,802,245.00	202,476,495.00
Maryland Dental Service Corp., Baltimore, Md.	31,601.00	501,048.00	-469,447.00	-	-	-
Maryland Group Health, Inc., Derwood, Maryland	51,011.00	16,976.00	34,035.00	-	-	-
Medical Service of the District of Columbia, Washington, D. C.	76,212,192.00	60,943,782.00	15,268,410.00	230,401,257.00	196,648,382.00	199,264,267.00
Totals	$381,476,118.00	$283,106,337.00	$98,369,781.00	$912,582,595.00	$786,933,305.00	$800,000,958.00

TABLE NO. 9 - DOMESTIC LIFE INSURANCE COMPANIES (LEGAL RESERVE) - 12/31/77

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977: Insurance In Force December 31, 1977	Maryland Business 1977: Premiums Written	Maryland Business 1977: Losses Incurred
American Health & Life Insurance Company	$ 257,031,724.00	$ 172,216,214.00	$ 84,815,510.00	Ord.	$ 235,366,000.00	$ 1,017,752,000.00	$ 812,555.00	$ 118,314.00
				Grp.	179,098,000.00	482,855,000.00	200,331.00	-25,089.00
Annapolis Life Insurance Company	2,142,803.00	35,010.00	2,107,793.00		-	-	-	-
Atlantic National Life Insurance Company	7,890,244.00	6,289,527.00	1,600,717.00	Ord.	7,561,000.00	99,641,000.00	40,647.00	-
Baltimore Life Insurance Company	205,030,727.00	191,077,481.00	13,953,246.00	Ord.	129,472,000.00	1,033,169,000.00	2,532,366.00	689,491.00
				Grp.	-	110,655,000.00	69,767.00	16,000.00
				Ind.	-	83,816,000.00	258,220.00	423,122.00
Bay Colony Life Ins. Company of Maryland	1,540,325.00	3,031.00	1,537,294.00		-	-	-	-
Chesapeake Life Insurance Company	48,790,918.00	45,229,030.00	3,561,888.00	Ord.	45,454,000.00	302,226,000.00	2,228,628.00	355,357.00
				Grp.	11,835,000.00	95,343,000.00	94,873.00	61,000.00
				Ind.	19,790,000.00	53,727,000.00	361,578.00	43,297.00
Fidelity & Guaranty Life Insurance Company	152,640,822.00	125,817,023.00	26,823,799.00	Ord.	536,216,000.00	2,284,428,000.00	733,555.00	117,140.00
				Grp.	255,966,000.00	1,061,976,000.00	705,050.00	680,544.00
First Federated Life Insurance Company	25,249,166.00	20,927,937.00	4,321,229.00	Ord.	4,115,000.00	29,995,000.00	172,177.00	48,737.00
				Grp.	1,375,000.00	296,996,000.00	9,478.00	8,000.00
Home Mutual Life Insurance Company	31,706,709.00	28,155,391.00	3,551,318.00	Ord.	22,614,000.00	116,522,000.00	2,219,412.00	417,565.00
				Grp.	543,000.00	46,698,000.00	29,004.00	71,070.00
				Ind.	7,524,000.00	39,604,000.00	1,059,628.00	319,450.00
Maryland Life Ins. Co. of Baltimore	268,631,986.00	211,064,250.00	57,567,736.00	Ord.	-	238,779,000.00	-	-
				Grp.	-	252,833,000.00	-	-
Monumental Life Insurance Company	520,928,073.00	448,348,323.00	72,579,750.00	Ord.	514,918,000.00	2,361,801,000.00	9,722,592.00	389,940.00
				Grp.	113,295,000.00	787,961,000.00	1,090,678.00	335,413.00
				Ind.	-	291,204,000.00	1,458,581.00	178,492.00
Mutual Benefit Society of Baltimore	4,729,015.00	4,266,849.00	462,166.00	Ord.	403,500.00	3,382,055.00	101,769.00	37,100.00
				Ind.	969,890.00	10,048,625.00	354,006.00	179,603.00
Southern Life Insurance Company	999,519.00	985,941.00	13,578.00	Ord.	194,000.00	640,020.00	10,360.00	2,000.00
				Ind.	203,000.00	3,097,986.00	143,816.00	39,364.00
Sun Life Insurance Co. of America	360,748,822.00	328,732,756.00	32,016,066.00	Ord.	441,050,000.00	2,159,159,000.00	8,157,455.00	2,696,016.00
				Grp.	37,000.00	137,151,000.00	-	12,000.00
				Ind.	16,421,000.00	222,998,000.00	2,100,693.00	597,458.00
Trans General Life Insurance Company	5,461,335.00	1,111,392.00	4,049,943.00	Ord.	7,354,000.00	26,920,000.00	8,854.00	-
Union Labor Life Insurance Company	404,479,621.00	388,100,307.00	16,379,314.00	Ord.	9,447,000.00	108,733,000.00	42,783.00	28,500.00
				Grp.	65,158,000.00	3,347,189,000.00	209,924.00	97,956.00
Totals	$2,298,001,809.00	$1,972,660,162.00	$325,341,347.00		$2,625,672,390.00	$17,157,229,686.00	$34,928,780.00	$7,937,850.00
				Ord.	$1,954,164,500.00	$ 9,783,147,075.00	$26,783,153.00	$4,900,170.00
				Grp.	627,307,000.00	6,669,587,000.00	2,409,105.00	1,256,894.00
				Ind.	44,200,890.00	704,495,611.00	5,736,522.00	1,780,786.00
				Totals	$2,625,672,390.00	$17,157,229,686.00	$34,928,780.00	$7,937,850.00

TABLE NO. 10 - FOREIGN LIFE INSURANCE COMPANIES (LEGAL RESERVE) - 12/31/77

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977 Insurance In Force December 31, 1977	Premiums Written	Losses Incurred
AAA Life Insurance Co., Washington, D. C.	$ 7,509,331.00	$ 4,648,361.00	$ 2,860,970.00	Ord.	$ 100,000.00	$ 1,609,000.00	$ 3,447.00	$ -
				Grp.			251,390.00	
Acacia Mutual Life Ins. Co., Washington, D. C.	718,967,989.00	683,347,949.00	35,599,333.00	Ord.	499,516,000.00	3,555,119,000.00	5,439,990.00	1,939,004.00
				Grp.	-	444,378,000.00	15,831.00	8,520.00
Acacia National Life Ins. Co., Virginia	17,945,792.00	12,819,251.00	5,099,541.00	Ord.	-	-	-	-
Academy Life Insurance Company, Colorado	14,381,060.00	12,353,176.00	2,027,884.00	Ord.	402,771,000.00	795,831,000.00	660,947.00	7,000.00
				Grp.	-	102,215,000.00	33,459.00	3,000.00
Aetna Life Insurance Company, Connecticut	13,620,607,136.00	13,099,964,158.00	520,732,978.00	Ord.	2,458,078,800.00	12,518,360,000.00	4,686,929.00	1,475,396.00
				Grp.	7,685,042,000.00	86,483,924,000.00	5,303,854.00	5,250,575.00
Aetna Variable Annuity Life Ins. Co., Conn.	822,690,619.00	804,252,643.00	18,437,976.00	Ord.	3,910,000.00	21,948,000.00	4,925.00	-
Agway Life Insurance Company, New York	9,511,828.00	2,499,795.00	7,012,033.00	Ord.	20,365,000.00	37,575,000.00	603.00	-
				Grp.	-	213,658,000.00	-	-
All American Assurance Co., North Carolina	53,191,585.00	49,197,592.00	3,993,993.00	Ord.	74,634,000.00	515,398,000.00	330,363.00	160,300.00
				Grp.	28,836,000.00	346,789,000.00	-	-
All American Life & Casualty Co., Illinois	370,444,236.00	341,534,266.00	28,909,970.00	Ord.	622,952,000.00	2,705,298,000.00	538,581.00	225,884.00
				Grp.	543,233,000.00	3,106,609,000.00	590,010.00	366,568.00
Allstate Life Insurance Company, Illinois	767,998,258.00	628,338,230.00	139,660,028.00	Ord.	3,017,939,000.00	12,757,616,000.00	2,402,038.00	455,032.00
				Grp.	28,581,000.00	7,303,442,000.00	762,340.00	207,550.00
AM Life Insurance Company, Massachusetts	24,507,455.00	18,179,904.00	6,327,551.00	Ord.	48,416,000.00	155,786,000.00	67,930.00	50,000.00
				Grp.	64,666,000.00	792,633,000.00	19,192.00	4,000.00
American Agency Life Ins. Co., Georgia	13,842,653.00	11,648,856.00	2,193,797.00	Ord.	193,876,000.00	473,107,000.00	465,416.00	47,424.00
				Grp.	-	320,000.00	-	-
American Bankers Life Assur. Co. of Fla., Fla.	170,648,620.00	160,632,183.00	10,016,437.00	Ord.	716,695,000.00	1,490,971,000.00	82,098.00	43,843.00
				Grp.	715,375,000.00	2,567,753,000.00	-	-
American Capital Life Ins. Co., Washington, D. C.	2,815,617.00	2,276,811.00	538,833.00	Ord.	8,770,630.00	35,597,790.00	198,068.00	18,229.00
American Defender Life Ins. Co., North Carolina	43,514,640.00	40,322,610.00	3,222,030.00	Ord.	141,631,000.00	807,560,000.00	111,377.00	63,438.00
				Grp.	258,000.00	214,177,000.00	-	-
American Eagle Life Ins. Co., New Jersey	21,879,289.00	13,798,861.00	8,080,428.00	Ord.	218,372,000.00	746,590,000.00	46,272.00	38,000.00
				Grp.	1,559,000.00	199,585,000.00	-	-
American Family Life Assur. Co. of Columbia, Ga.	159,290,660.00	127,654,540.00	31,636,120.00	Ord.	23,781,878.00	126,501,476.00	33.00	-
				Grp.	471,462,000.00	1,096,694,000.00	44,850.00	16,000.00
American Fidelity Life Ins. Co., Florida	80,585,160.00	72,661,793.00	7,990,437.00	Ord.	100,300,000.00	1,053,357,000.00	253,171.00	26,090.00
				Grp.	-	149,135,000.00	-	-
American General Life Ins. Co. of Del., Del.	570,218,096.00	542,895,773.00	27,322,253.00	Ord.	878,528,000.00	4,424,881,000.00	1,783,246.00	370,075.00
				Grp.	18,319,000.00	552,050,000.00	26,456.00	29,030.00
				Ind.	-	204,573,000.00	57,900.00	16,705.00

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977 Insurance In Force December 31, 1977	Premiums Written	Losses Incurred
Bankers National Life Ins. Co., New Jersey	$ 245,899,468.00	$ 226,373,471.00	$ 19,525,997.00	Ord.	$ 379,881,000.00	$ 1,447,242,000.00	$ 885,171.00	$ 730,862.00
				Grp.	55,080,000.00	489,342,000.00	499,777.00	-
Bankers Security Life Ins. Society, New York	100,703,639.00	86,180,134.00	14,523,498.00	Ord.	271,746,000.00	1,450,446,000.00	480,163.00	208,303.00
				Grp.	405,385,000.00	1,272,008,000.00	179,479.00	75,500.00
Bankers United Life Assur. Co., Iowa	37,015,959.00	31,054,716.00	5,961,243.00	Ord.	164,396,000.00	433,112,000.00	14,471.00	-
				Grp.	131,884,000.00	509,167,000.00	48,843.00	27,487.00
Beneficial National Life Ins. Co., New York	63,963,225.00	56,130,688.00	7,832,537.00	Ord.	797,747,000.00	2,631,434,000.00	152,214.00	10,000.00
				Grp.	157,388,000.00	352,476,000.00	48.00	-
Beneficial Standard Life Ins. Co., California	185,806,074.00	148,430,275.00	37,376,699.00	Ord.	116,068,000.00	793,075,000.00	205,343.00	-
				Grp.	18,000.00	94,573,000.00		
Benefit Trust Life Insurance Co., Illinois	131,789,994.00	117,293,961.00	14,496,660.00	Ord.	69,311,000.00	226,295,000.00	11,112.00	3,000.00
				Grp.	233,712,000.00	1,182,596,000.00	21,842.00	2,000.00
Berkshire Life Ins. Co., Massachusetts	378,473,088.00	355,991,318.00	22,481,770.00	Ord.	263,327,000.00	1,881,944,000.00	1,629,012.00	408,483.00
				Grp.	-	13,487,000.00		
Boston Mutual Life Ins. Co., Massachusetts	134,543,635.00	127,447,853.00	7,095,782.00	Ord.	251,771,000.00	1,210,947,000.00	129,603.00	142,500.00
				Grp.	291,629,000.00	2,383,633,000.00	401,275.00	208,500.00
				Ind.	-	7,770,000.00	356.00	2,772.00
Business Men's Assurance Co. of America, Mo.	574,212,951.00	516,217,574.00	57,995,377.00	Ord.	1,663,893,000.00	7,208,945,000.00	154,631.00	28,528.00
				Grp.	136,075,000.00	1,909,683,000.00	2,206.00	2,000.00
Capitol Life Insurance Company, Colorado	705,833,689.00	679,391,609.00	26,442,087.00	Ord.	587,586,000.00	1,896,726,000.00	65,242.00	3,819.00
				Grp.	26,736,000.00	1,588,985,000.00	8,895.00	-
Central Life Assurance Company, Iowa	149,143,151.00	153,774,761.00	38,368,390.00	Ord.	109,915,000.00	2,801,595,000.00	678,275.00	46,000.00
				Grp.	-	196,698,000.00		
Central National Life Ins. Co. of Omaha, Neb.	188,293,119.00	121,006,309.00	67,286,817.00	Ord.	3,790,000.00	375,796,000.00	35,838.00	-
				Grp.	-	1,107,191,000.00	12,648.00	-
Central States Health & Life Co. of Omaha, Neb.	33,691,647.00	26,595,891.00	7,165,893.00	Ord.	30,707,000.00	140,875,000.00	6.00	-
				Grp.	-	7,643,000.00		
Charter National Life Ins. Company, Missouri	99,581,980.00	92,655,871.00	6,995,115.00	Ord.	177,519,000.00	657,685,000.00	522,288.00	-
				Grp.	14,448,000.00	378,781,000.00	-	-
College Life Ins. Co. of America, Indiana	177,569,347.00	163,191,072.00	14,378,275.00	Ord.	186,057,000.00	1,262,314,000.00	344,462.00	22,176.00
Colonial Life & Accident Ins. Co., S. C.	99,194,299.00	61,705,395.00	30,488,967.00	Ord.	264,524,293.00	492,758,310.00	125,793.00	18,833.00
				Grp.	12,120,000.00	29,234,000.00		
Colonial Life Ins. Co. of America, New Jersey	274,958,849.00	259,366,099.00	29,592,820.00	Ord.	259,619,000.00	1,644,783,000.00	93,522.00	7,821.00
				Grp.	155,021,000.00	955,073,000.00	19,141.00	-
				Ind.	-	81,149,000.00	2,284.00	505.00

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977 Insurance in Force December 31, 1977	Premiums Written	Losses Incurred
American General Life Ins. Co. of New York, New York	$ 84,586,435.00	$ 80,573,037.00	$ 4,013,398.00	Ord.	$ 151,684,000.00	$ 827,833,000.00	$ 36,176.00	$ 9,500.00
				Grp.	1,746,000.00	178,959,000.00	-	-
American Heritage Life Ins. Co., Florida	118,181,341.00	101,691,450.00	16,789,891.00	Ord.	125,533,000.00	1,545,594,000.00	551,928.00	51,344.00
				Grp.	149,434,000.00	9,515,309,000.00	137,496.00	12,000.00
American Income Life Ins. Co., Indiana	78,315,477.00	75,001,118.00	3,314,059.00	Ord.	627,442,000.00	1,178,622,000.00	520,838.00	14,508.00
				Grp.	-	110,977,000.00	9,672.00	9,000.00
American Life & Accident Ins. Co., Kentucky	71,907,251.00	51,117,601.00	19,789,650.00	Ord.	910,000.00	372,000.00	-	-
				Ind.	96,409,000.00	130,091,000.00		
American Life Ins. Co. of New York, New York	33,616,448.00	25,837,865.00	7,778,583.00	Ord.	135,881,000.00	550,751,000.00	34,910.00	-
				Grp.	-	235,285,000.00		
American National Insurance Company, Texas	1,006,091,179.00	1,714,930,685.00	251,793,494.00	Ord.	2,584,074,000.00	11,210,080,000.00	1,629,271.00	237,413.00
				Grp.	152,954,000.00	1,121,214,000.00	2,132.00	-10,000.00
				Ind.	20,281,000.00	919,460,000.00	6,173.00	4,599.00
American Pioneer Life Ins. Co., Florida	9,615,173.00	7,970,005.00	1,675,168.00	Ord.	18,417,000.00	156,519,000.00	14,064.00	-
				Grp.	-	59,777,000.00		
American Republic Insurance Co., Iowa	90,396,000.00	68,573,562.00	21,822,538.00	Ord.	500,179,000.00	1,561,525,000.00	168,128.00	14,813.00
				Grp.	2,429,000.00	10,556,000.00		
American Reserve Life Ins. Co., Rhode Island	94,717,394.00	16,410,850.00	8,306,544.00	Ord.	10,351,000.00	26,046,000.00	10,089.00	1,470.00
				Grp.	-	163,747,000.00		
American States Life Ins. Co., Indiana	61,740,002.00	49,281,161.00	12,458,838.00	Ord.	398,250,000.00	1,405,302,000.00	13,580.00	-
				Grp.	35,566,000.00	608,323,000.00	318.00	
American United Life Ins. Co., Indiana	935,896,890.00	886,096,999.00	46,869,891.00	Ord.	395,678,000.00	5,578,966,000.00	196,958.00	22,579.00
				Grp.	903,761,000.00	7,739,411,000.00	310.00	-
American Variable Annuity Life Assur. Co., Delaware	60,145,228.00	56,601,062.00	3,544,160.00	Ord.	15,634,000.00	42,188,000.00	4,660.00	-
				Grp.		6,062,000.00		
Anchor National Life Ins. Co., California	680,328,011.00	655,458,371.00	24,869,640.00	Ord.	350,811,000.00	1,367,467,000.00	50,246.00	25,000.00
				Grp.	-	94,194,000.00		
Associated Life Insurance Company, Illinois	4,673,629.00	4,104,947.00	568,679.00	Ord.	7,437,951.00	41,640,956.00	20,789.00	4,370.00
				Grp.	26,282,000.00			
Atlantic American Life Ins. Co., Georgia	12,359,916.00	10,510,619.00	1,849,334.00	Ord.	28,117,000.00	71,390,000.00	3,912.00	5,000.00
				Grp.	36,616,000.00	34,942,000.00		
				Ind.	-	98,000.00		
Bankers Life & Casualty Company, Illinois	1,066,639,395.00	811,038,401.00	255,600,834.00	Ord.	624,390,000.00	3,599,115,000.00	1,327,141.00	295,424.00
				Grp.	58,683,000.00	1,273,814,000.00	2,630.00	-
Bankers Life Company, Iowa	1,853,132,028.00	1,685,880,068.00	167,251,960.00	Ord.	1,916,119,000.00	10,141,593,000.00	2,801,457.00	444,250.00
				Grp.	1,390,089,000.00	12,881,814,000.00	204,455.00	140,895.00
Bankers Life Ins. Co. of Nebraska, Nebraska	592,197,071.00	568,994,912.00	23,202,239.00	Ord.	359,880,000.00	2,662,299,000.00	133,123.00	76,298.00
				Grp.	6,781,000.00	691,767,000.00	48,224.00	6,293.00

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Business Written 1977		Maryland Business 1977: Insurance In Force December 31, 1977	Maryland Business 1977: Premiums Written	Maryland Business 1977: Losses Incurred
Colonial Penn Life Insurance Co., Pennsylvania	$ 303,587,108.00	$ 205,612,342.00	$ 97,974,766.00	Ord.	$ 143,008,000.00	$ 578,941,000.00	$ 1,411,851.00	$ 310,750.00
				Grp.	6,103,000.00	389,593,000.00		
Columbian Mutual Life Insurance Co., New York	72,631,593.00	67,088,963.00	5,542,630.00	Ord.	317,730,000.00	763,879,000.00	98,268.00	46.00
				Grp.	28,136,000.00	48,826,000.00	2,271.00	-
				Ind.	4,290,000.00	106,728,000.00	3,521.00	1,812.00
Columbus Mutual Life Ins. Company, Ohio	405,416,159.00	376,141,651.00	29,274,501.00	Ord.	479,915,000.00	2,702,211,000.00	2,103,515.00	307,558.00
				Grp.	39,058,000.00	455,965,000.00	35,723.00	5,000.00
Combined Insurance Co. of America, Illinois	700,518,502.00	468,452,638.00	232,066,864.00	Ord.	891,442,000.00	3,753,397,000.00	544,824.00	48,215.00
				Grp.	58,938,000.00	264,462,000.00	540.00	5,073.00
Commercial Union Life Ins. Co. of America, Del.	63,174,497.00	53,574,539.00	9,599,958.00	Ord.	130,046,000.00	836,649,000.00	159,911.00	2,091.00
				Grp.	86,000.00	90,744,000.00		
Connecticut General Life Ins. Co., Connecticut	9,828,844,631.00	9,365,757,405.00	463,087,226.00	Ord.	3,539,146,000.00	18,005,371,000.00	6,391,964.00	1,411,602.00
				Grp.	2,899,307,000.00	38,810,654,000.00	2,645,694.00	4,276,474.00
Connecticut Mutual Life Ins. Co., Connecticut	4,946,489,738.00	4,708,458,232.00	238,031,516.00	Ord.	2,923,302,000.00	18,793,974,000.00	9,209,652.00	1,794,492.00
				Grp.	-	33,711,000.00		
Constitution Life Insurance Co., Delaware	67,331,954.00	48,273,958.00	19,057,996.00	Ord.	36,007,000.00	332,339,000.00	208,320.00	64,934.00
				Grp.	10,641,000.00	189,723,000.00		
				Ind.		1,061,000.00		
Consumers Life Insurance Company, Delaware	23,772,108.00	21,530,934.00	2,241,174.00	Ord.	9,884,000.00	144,310,000.00	97,049.00	18,067.00
				Grp.	1,243,000.00	66,488,000.00	10,394.00	
Continental American Life Ins. Co., Delaware	259,017,832.00	235,716,344.00	23,301,488.00	Ord.	152,588,000.00	1,492,762,000.00	2,350,777.00	985,398.00
				Grp.	6,443,000.00	38,456,000.00	21,271.00	7,975.00
Continental Assurance Company, Illinois	2,593,171,276.00	2,454,472,833.00	138,698,833.00	Ord.	893,964,000.00	8,615,445,000.00	3,091,185.00	258,840.00
				Grp.	346,649,000.00	11,000,889,000.00	528,581.00	341,059.00
Covenant Life Insurance Company, New Jersey	13,591,100.00	10,939,238.00	2,651,871.00	Ord.	481,069,000.00	1,211,006,000.00	106,868.00	-
				Grp.	83,596,000.00	158,292,000.00	107,121.00	-
Credit Life Insurance Company, Ohio	131,552,247.00	124,587,334.00	6,964,913.00	Ord.	719,449,000.00	1,319,943,000.00	17,754.00	-
				Grp.	363,115,000.00	1,118,007,000.00	8,151.00	-
Cudis Insurance Society, Inc., Wisconsin	39,972,707.00	27,936,587.00	12,036,120.00					
Cuna Mutual Insurance Society, Wisconsin	265,185,985.00	218,354,760.00	46,831,225.00	Ord.	126,585,000.00	680,980,000.00	128,224.00	75,181.00
				Grp.	99,785,000.00	10,196,873,000.00	784,412.00	590,940.00
Diamond State Life Ins. Company, Delaware	47,397,981.00	39,034,100.00	8,363,881.00	Ord.	-	78,299,000.00	-	-
				Grp.	-	85,829,000.00		
Durham Life Ins. Co., North Carolina	347,408,985.00	266,685,788.00	80,723,117.00	Ord.	258,782,000.00	1,384,117,000.00	62,265.00	24,750.00
				Grp.	49,321,000.00	656,602,000.00	25,986.00	13,000.00
				Ind.	4,773,000.00	178,490,000.00	4,033.00	500.00

TABLE NO. 18 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977: Insurance In Force December 31, 1977	Maryland Business 1977: Premiums Written	Maryland Business 1977: Losses Incurred
Educators Mutual Life Ins. Co., Pennsylvania	$ 43,909,284.00	$ 40,612,262.00	$ 3,297,022.00	Ord.	$ 42,008,000.00	$ 169,569,000.00	$ 552,674.00	$ 26,500.00
				Grp.	80,381,000.00	663,508,000.00	22h,939.00	10h,591.00
Empire State Mutual Life Ins. Co., New York	37,611,1h2.00	35,1h9,028.00	2,h62,11h.00	Ord.	2h,188,000.00	18e,96h,000.00	30,906.00	10,550.00
				Grp.	11h,000.00	61,0h9,000.00		
Employers Life Ins. Co. of Wausau, Wisconsin	79,110,91h.00	70,15h,560.00	8,956,35h.00	Ord.	43,586,000.00	205,256,000.00	20,96h.00	-
				Grp.	71,111,000.00	1,659,150,000.00	1h,2h9.00	8,000.00
Employers Modern Life Ins. Company, Iowa	20,839,126.00	16,837,971.00	h,001,155.00	Ord.	51,823,000.00	257,550,000.00	1h,695.00	-
				Grp.	h,h37,000.00	97,h13,000.00	958.00	-
Equitable Life Assur. Society of the U. S., New York	2h,798,677,651.00	2h,03h,592,3h1.00	76h,085,310.00	Ord.	6,388,667,000.00	h0,578,823,000.00	15,937,570.00	3,991,780.00
				Grp.	8,h78,693,000.00	10h,856,h52,000.00	12,85h,175.00	8,566,h92.00
Equitable Life Ins. Co. of Iowa, Iowa	1,198,872,66h.00	1,093,771,713.00	10h,300,951.00	Ord.	h9h,150,000.00	h,166,05h,000.00	1,353,618.00	2h7,843.00
Equitable Life Insurance Company, Virginia	275,516,313.00	21h,h96,119.00	61,020,19h.00	Ord.	207,998,000.00	1,111,065,000.00	1,858,h89.00	h76,h06.00
				Grp.	-	17,728,000.00	11h.00	21,625.00
Equitable Variable Life Ins. Co., New York	20,957,3h8.00	3,590,051.00	17,367,297.00	Ind.	16,h57,000.00	2h5,h20,000.00	611,571.00	231,3h1.00
Erie Family Life Insurance Co., Pennsylvania	17,h5h,210.00	11,907,002.00	5,5h7,208.00	Ord.	1h2,h21,000.00	16h,0h9,000.00	3,89h.00	-
Executive Life Ins. Co. of N. Y., New York	62,267,538.00	53,038,015.00	9,229,523.00	Ord.	135,635,368.00	h30,5h7,h30.00	371,701.00	68,hh9.00
				Grp.	7,126,112.00	51,776,220.00		
Family Life Insurance Company, Washington	53,718,280.00	h1,069,999.00	12,6h8,281.00	Ord.	18,201,000.00	325,1h0,000.00	83,912.00	5,000.00
				Grp.		60,h16,000.00		
Farmers & Traders Life Ins. Co., New York	110,767,330.00	102,701,333.00	8,065,997.00	Ord.	1,515,927,000.00	h,259,865,000.00	11,0h9.00	-
Federal Kemper Life Assurance Company, Illinois	108,393,690.00	102,028,013.00	6,295,677.00	Grp.	3,819,000.00			
				Ord.	79,623,000.00	5h7,862,000.00	166,063.00	63,86h.00
Federal Life & Casualty Company, Michigan	100,055,870.00	89,032,092.00	11,023,778.00	Ord.	2,216,600,000.00	h,173,178,000.00	881,6h9.00	76,127.00
				Grp.	13h,7h0,000.00	1,105,296,000.00	70,616.00	30,000.00
Fidelity Bankers Life Insurance Co., Virginia	111,835,163.00	99,25h,086.00	12,581,077.00	Ord.	19,h39,000.00	31h,572,000.00	60,263.00	26,302.00
				Grp.	17,765,000.00	8h0,896,000.00	8,880.00	1,500.00
Fidelity Interstate Life Ins. Co., Pennsylvania	5,575,9hh.00	2,771,538.00	2,80h,h06.00	Ord.	2h1,183,000.00	1,3h0,h07,000.00	1,601,05h.00	h77,69h.00
				Grp.	78,599,000.00	1,266,685,000.00	628,792.00	326,000.00
Fidelity Life Association, Illinois	133,598,619.00	120,2h5,23h.00	13,353,385.00	Ord.	80,192,000.00	161,787,000.00	6,579.00	1,000.00
				Grp.	1,269,000.00	1h,700,000.00	-	-
				Ord.	23,552,000.00	1,872,937,000.00	328,088.00	68,873.00
				Grp.	13,828,000.00	1,h16,868,000.00	37,853.00	-

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977: Insurance In Force December 31, 1977	Maryland Business 1977: Premiums Written	Maryland Business 1977: Losses Incurred
Fidelity Mutual Life Insurance Co., Pa.	$ 7h5,5h9,69h.00	$ 726,857,761.00	$ 18,6^h,863.00	Ord.	$ h77,055,000.00	$ 3,377,920,000.00	$ 1,537,296.00	$ 757,h88.00
				Grp.	35,^2^,000.00	h93,771,000.00	13,856.00	h,95h.00
Fidelity Union Life Insurance Co., Texas	h1^,753,282.00	378,030,973.00	h1,713,309.00	Ord.	1,121,271,000.00	5,916,612,000.00	1,206,8h8.00	1h6,822.00
				Grp.	3,58^,000.00	29h,320,000.00	-	-
Fireman's Fund American Life Insurance Company, New Jersey	356,hh2,703.00	267,h05,610.00	89,037,093.00	Ord.	202,671,000.00	887,198,000.00	203,245.00	3^,102.00
				Grp.	178,275,000.00	1,333,088,000.00	60,365.00	33,710.00
First Colony Life Ins. Co., Inc., Virginia	117,317,655.00	88,097,262.00	28,220,393.00	Ord.	h95,h31,000.00	1,873,592,000.00	575,23h.00	511,000.00
				Grp.	98,989,000.00	1,051,069,000.00	131,89h.00	-
First Investment Annuity Company of America, Pennsylvania	287,291,991.00	279,091,h01.00	8,200,590.00	Ord.	-	-	-	-
First Investors Life Ins. Co., New York	22,62h,365.00	18,278,528.00	h,3h5,937.00	Ord.	h3,377,000.00	272,898,000.00	56,39h.00	-
				Grp.	h,353,000.00	103,531,000.00		
First National Life Insurance Company of America, Georgia	6,9h0,^02.00	6,16h,830.00	776,572.00	Ord.	12,376,093.00	109,h7h,021.00	33,035.00	2,73h.00
First Virginia Life Insurance Company, Virginia	5,67h,895.00	2,h75,217.00	3,199,678.00					
				Grp.	-	9h,23?,320.00	-	-
Ford Life Insurance Company, Michigan	109,051,7h9.00	9h,082,903.00	1h,968,8h6.00	Ord.	125,55h,000.00	190,232,000.00	78,956.00	32,h93.00
Foremost Life Insurance Co., Michigan	h8,598,761.00	28,827,h37.00	19,771,32h.00	Ord.	h3,865,000.00	117,333,000.00	283,298.00	3h,326.00
				Grp.	32,8h9,000.00	536,13?,000.00		
Fort Dearborn Life Ins. Co., Illinois	8,536,510.00	5,798,66h.00	2,737,8h6.00	Ord.	h6,86h,000.00	107,?08,000.00	-	-
				Grp.	102,881,000.00	9h6,h91,000.00		
Foundation Life Insurance Company of America, New Jersey	9,079,330.00	7,195,8h5.00	1,883,h85.00	Ord.	79,055,000.00	280,838,000.00	1h,850.00	2,000.00
				Grp.	21,827,000.00	235,100,000.00		
Franklin Life Insurance Company, Illinois	2,022,91h,052.00	1,700,21h,052.00	302,700,000.00	Ord.	2,306,538,000.00	11,672,993.00	h,h2h,936.00	h8h,629.00
				Grp.	-	366,679,000.00		
Gamble Alden Life Insurance Co., Minnesota	80,7h2,h50.00	66,813,551.00	13,928,899.00	Ord.	h5,289,000.00	211,368,000.00	5,908.00	h,563.00
				Grp.	3,635,000.00	523,869,000.00	37.00	512.00
Garden State Life Insurance Company, New Jersey	27,211,37h.00	19,225,123.00	7,986,251.00	Ord.	29,766,000.00	158,298,000.00	1,h58.00	3,969.00
				Grp.	-	8,190,000.00		
General American Life Insurance Co., Missouri	1,163,536,377.00	1,099,h56,210.00	6h,079,167.00	Ord.	1,037,687,000.00	5,971,798,000.00	1,265,510.00	-3,036.00
				Grp.	702,136,000.00	10,010,611,000.00	199,6h4.00	112,000.00
General Fidelity Life Ins. Co., Virginia	38,121,221.00	17,5h1,971.00	20,579,250.00	Ord.	-	-	-	-
General Services Life Ins. Co., Washington, D. C.	17,686,717.00	1h,890,58h.00	2,796,133.00	Ord.	11,779,000.00	185,891,000.00	209,585.00	10,615.00
				Grp.	-	61,886,000.00		
Geneva Life Insurance Co., Pennsylvania	19,059,3h0.00	15,222,19?.00	h,737,1h?.00					

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977: Insurance In Force December 30, 1977	Maryland Business 1977: Premiums Written	Maryland Business 1977: Losses Incurred
George Washington Life Insurance Company, West Virginia	$ 22,187,h94.00	$ 16,812,685.00	$ 5,37h,809.00	Ord.	$ 1,079,000.00	$ hh,h86,000.00	$ 12,829.00	$ 23,h21.00
				Grp.		68,1h8,000.00		
Georgia International Life Insurance Company, New York	161,867,h59.00	133,2h0,866.00	28,606,593.00	Ord.	178,675,000.00	1,866,283,000.00	115,8h2.00	-
				Grp.	63,h31,000.00	916,50h,000.00		
Gerber Life Insurance Company, New York	10,891,606.00	5,995,825.00	h,895,781.00	Ord.	918,h36,000.00	388,9hh,000.00	31,617.00	-
Germantown Life Insurance Co., Pennsylvania	5,3h0,891.00	1,031,785.00	h,309,106.00	Ord.	5,211,000.00	60,086,000.00	-	-
				Grp.	9,319,000.00	89,h08,000.00		
Globe Life & Accident Ins. Co., Oklahoma	120,127,hh1.00	89,398,h98.00	30,728,9h3.00	Ord.	683,818,000.00	3,091,01h,000.00	5h7,hh0.00	111,61h.00
				Grp.		803,000.00		
Globe Life Insurance Company, Illinois	187,71h,520.00	173,836,307.00	13,878,213.00	Ord.	122,09h,800.00	677,112,000.00	97,929.00	21,003.00
				Grp.		66h,622.00	1,337.00	
				Ind.			937.00	22,272.00
Golden State Mutual Life Ins. Co., California	69,173,913.00	63,675,860.00	5,h98,053.00	Ord.	7h,172,98[illegible].00	3h7,190,688.00	12,676.00	-
				Grp.	-	1,812,661,572.00		
				Ind.	7,752,165.00	72,212,2h5.00		
Government Employees Life Ins. Co., Washington D. C.	158,2h9,286.00	126,75h,898.00	31,h9h,388.00	Ord.	131,h69,000.00	1,158,212,000.00	2,036,5h8.00	187,897.00
				Grp.	7,285,000.00	6h3,192,000.00	155,b2h.00	h0,937.00
Government Personnel Mutual Life Insurance Company, Texas	129,300,156.00	119,187,970.00	10,192,186.00	Ord.	111,091,000.00	830,527,000.00	h33,685.00	50,686.00
				Grp.		19h,396,000.00		
Great American Life Insurance Co., New Jersey	82,h11,899.00	73,825,686.00	8,586,213.00	Ord.	9h,986,000.00	h35,8h7,000.00	90,139.00	5,500.00
				Grp.	-	6,233,000.00	h,981.00	25,000.00
Great American Reserve Insurance Co., Texas	129,271,85h.00	113,807,86h.00	15,h63,990.00	Ord.	119,118,000.00	892,h58,000.00	5,195.00	-
				Grp.	89,681,000.00	611,63h,000.00		
Great Commonwealth Life Ins. Co., Texas	117,9h2,516.00	109,668,173.00	7,3hh,3h3.00	Ord.	18,912,000.00	698,221,000.00	10,878.00	1,6h8.00
				Grp.	8[illegible],652,000.00			
Great Southern Life Insurance Co., Texas	h70,h9h,787.00	h02,1h6,152.00	68,338,555.00	Ord.	h29,268,000.00	2,501,221,000.00	23,717.00	25,000.00
				Grp.	79,897,000.00	6h8,9h3,000.00		
Guarantee Trust Life Ins. Co., Illinois	65,600,816.00	58,5h7,150.00	7,053,666.00	Ord.	h38,h63,000.00	1,057,173,000.00	258,168.00	-
				Grp.	-	109,268,000.00		
Guardian Life Ins. Co. of America, New York	1,518,h10,137.00	1,h21,583,95h.00	96,826,183.00	Ord.	1,156,32h,000.00	6,h79,372,000.00	1,038,250.00	375,991.00
				Grp.	1,076,h16,000.00	5,9hh,892,000.00	282,383.00	203,900.00
Gulf Life Insurance Company, Florida	563,863,065.00	h83,9h3,792.00	79,919,273.00	Ord.	286,h5,000.00	1,852,3h0,000.00	h6,93h.00	-
				Grp.	153,8h5,000.00	2,653,2h7,000.00	12,810.00	-
				Ind.	75,618,000.00	h90,968,000.00		
Harleysville Life Ins. Co., Pennsylvania	13,h77,762.00	10,969,h5h.00	2,508,308.00	Ord.	35,179,000.00	129,800,000.00	136,062.00	105,0h1.00
				Grp.	13,7h6,000.00	8h,813,000.00		
Hartford Life & Accident Ins. Co., Connecticut	195,6h6,h17.00	180,230,860.00	15,h15,557.00	Ord.	162,h6h,000.00	8h2,128,000.00	287,532.00	9,383.00
				Grp.	h06,h32,000.00	6,788,h29,000.00	196,120.00	73,500.00

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977 Insurance In Force December 31, 1977	Premiums Written	Losses Incurred
Hartford Life Insurance Co., Massachusetts	$ [illegible]	$ [illegible]	$ [illegible]	Ord.	$ [illegible]	$ [illegible]	$ [illegible]	$ [illegible]
				Grp.	[illegible]	[illegible]	[illegible]	[illegible]
Herald Life Insurance Company, Florida	[illegible]	[illegible]	[illegible]	Ord.	[illegible]	[illegible]	[illegible]	[illegible]
				Grp.	[illegible]	[illegible]		
				Ind.	[illegible]	[illegible]		
Heritage Life Insurance Co., Arizona	[illegible]	[illegible]	[illegible]	Ord.	[illegible]	[illegible]	[illegible]	[illegible]
				Grp.		[illegible]		
Holiday Life Insurance Company, Nebraska	[illegible]	[illegible]	[illegible]	Ord.	[illegible]	[illegible]	[illegible]	[illegible]
				Grp.	[illegible]	[illegible]		
Home Beneficial Life Ins. Co., Inc., Virginia	[illegible]	[illegible]	[illegible]	Ord.	[illegible]	[illegible]	[illegible]	[illegible]
				Grp.	-	[illegible]	[illegible]	[illegible]
				Ind.	[illegible]	[illegible]	[illegible]	[illegible]
Home Life Insurance Company, New York	[illegible]	[illegible]	[illegible]	Ord.	[illegible]	[illegible]	[illegible]	[illegible]
				Grp.	[illegible]	[illegible]	[illegible]	[illegible]
Home Life Ins. Co. of America, Delaware	[illegible]	[illegible]	[illegible]	Ord.	[illegible]	[illegible]	[illegible]	[illegible]
				Grp.	[illegible]	[illegible]		
				Ind.	[illegible]	[illegible]	[illegible]	[illegible]
Horace Mann Life Insurance Company, Illinois	[illegible]	[illegible]	[illegible]	Ord.	[illegible]	[illegible]	[illegible]	[illegible]
				Grp.	[illegible]	[illegible]	[illegible]	[illegible]
IDS Life Insurance Company, Minnesota	[illegible]	[illegible]	[illegible]	Ord.	[illegible]	[illegible]	[illegible]	[illegible]
				Grp.	[illegible]	[illegible]	[illegible]	[illegible]
Independence Life & Accident Ins. Co., Kentucky	[illegible]	[illegible]	[illegible]	Ord.	[illegible]	[illegible]	[illegible]	[illegible]
				Grp.	[illegible]	[illegible]		
				Ind.	[illegible]	[illegible]		
Independent Liberty Life Ins. Co., Michigan	[illegible]	[illegible]	[illegible]	Ord.	[illegible]	[illegible]	[illegible]	[illegible]
				Grp.	[illegible]	[illegible]	[illegible]	[illegible]
Indianapolis Life Insurance Company, Indiana	[illegible]	[illegible]	[illegible]	Ord.	[illegible]	[illegible]	[illegible]	[illegible]
				Grp.		[illegible]		
Industrial Life Insurance Company, Texas	[illegible]	[illegible]	[illegible]	Ord.	[illegible]	[illegible]	[illegible]	[illegible]
Integon Life Insurance Corp., North Carolina	[illegible]	[illegible]	[illegible]	Ord.	[illegible]	[illegible]	[illegible]	[illegible]
				Grp.	[illegible]	[illegible]	[illegible]	
Integrity National Life Insurance Co., Pa.	[illegible]	[illegible]	[illegible]	Ord.	[illegible]	[illegible]	[illegible]	[illegible]
				Grp.	-	[illegible]		
				Ind.	[illegible]	[illegible]	[illegible]	[illegible]
Intercontinental Life Ins. Co., New Jersey	[illegible]	[illegible]	[illegible]	Ord.	[illegible]	[illegible]	[illegible]	-
				Grp.	[illegible]	[illegible]		
				Ind.		[illegible]		

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977 Insurance In Force December 31, 1977	Premiums Written	Losses Incurred
Inter-Ocean Insurance Company, Indiana	$ 77,982,060.00	$ 67,488,998.00	$ 10,493,062.00	Ord.	$ 162,606,000.00	$ 629,367,000.00	$ 333,445.00	$ 11,000.00
				Grp.		83,851,000.00		
				Ind.	24,323,000.00	104,565,000.00	119,878.00	
Inter-State Assurance Company, Iowa	25,189,460.00	22,586,256.00	2,586,206.00	Ord.	48,092,000.00	203,178,000.00	36,854.00	12,583.00
				Grp.	100,000.00	3,531,000.00		
Investors Guaranty Life Ins. Co., California	91,272,063.00	16,608,866.00	4,663,197.00	Ord.	385,182,000.00	1,746,871,000.00	46,793.00	-
				Grp.		93,589,000.00		
Iowa State Travelers Mutual Assur. Co., Iowa	6,041,110.00	2,698,187.00	3,403,923.00	Ord.	10,550,000.00	27,805,000.00	1,174.00	500.00
J. C. Penney Insurance Co., California	54,465,762.00	26,241,860.00	28,223,902.00	Ord.	35,204,000.00	694,222,000.00	19,654.00	-
				Grp.	56,367,000.00	354,145,000.00		
J. C. Penney Life Insurance Co., Vermont	61,453,585.00	10,214,273.00	51,239,312.00	Ord.	369,104,000.00	1,197,261,000.00	56,953.00	16,250.00
Jefferson National Life Ins. Co., Indiana	159,880,197.00	143,679,628.00	9,287,569.00	Ord.	283,519,000.00	1,356,000,000.00	1,603,837.00	72,938.00
				Grp.	140,195,000.00	446,728,000.00	7,822.00	-
Jefferson Standard Life Ins. Co., North Carolina	1,430,910,930.00	1,173,210,883.00	257,699,056.00	Ord.	713,259,000.00	5,226,276,000.00	1,915,915.00	439,786.00
John Hancock Mutual Life Ins. Co., Massachusetts	15,038,209,661.00	14,501,405,493.00	536,797,168.00	Ord.	6,698,691,000.00	44,214,568,000.00	15,964,726.00	3,465,614.00
				Grp.	3,664,437,000.00	54,541,778,000.00	2,149,874.00	1,529,596.00
				Ind.		510,511,000.00	159,942.00	101,325.00
Kansas City Life Insurance Company, Missouri	735,541,244.00	661,281,882.00	74,259,369.00	Ord.	385,020,000.00	3,658,882,000.00	1,278,812.00	209,271.00
				Grp.	30,266,000.00	213,740,000.00		
Kentucky Central Life Insurance Company, Kentucky	284,870,180.00	251,543,120.00	32,597,060.00	Ord.	44,323,000.00	1,692,922,000.00	221,513.00	-3,834.00
				Grp.	843,000.00	1,206,259,000.00	918,963.00	465,639.00
				Ind.	143,419,000.00	598,618,000.00	3,188.00	2,988.00
Keystone Provident Life Ins. Co., Rhode Island	16,405,749.00	9,700,616.00	6,705,133.00	Ord.	122,960,000.00	600,632,000.00	39,987.00	229.00
				Grp.	84,808,000.00			
Lafayette Life Insurance Company, Indiana	157,958,255.00	138,499,921.00	19,459,304.00	Ord.	276,399,000.00	1,151,695,000.00	539,771.00	121,582.00
				Grp.	303,096,000.00	1,320,424,000.00	882.00	-
Liberty Life Assur. Co. of Boston, Massachusetts	63,852,400.00	50,982,468.00	12,869,932.00	Ord.	173,754,000.00	508,617,000.00	442,151.00	80,897.00
				Grp.	386,119,000.00	1,731,722,000.00	118,724.00	99,967.00
Liberty Life Insurance Co., South Carolina	428,718,878.00	384,819,207.00	43,899,671.00	Ord.	975,118,000.00	4,841,917,000.00	363,169.00	114,734.00
				Grp.	78,435,000.00	1,393,138,000.00	1,280.00	-
				Ind.		238,014,000.00	1,110.00	-
Liberty National Life Insurance Co., Alabama	1,334,224,206.00	1,116,931,597.00	217,292,609.00	Ord.	1,465,525,000.00	5,979,670,000.00	30,741.00	32,500.00
				Grp.	95,911,000.00	598,611,000.00		
				Ind.	467,919,000.00	2,272,342,000.00	12,449.00	13,296.00

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977 Insurance In Force December 31, 1977	Premiums Written	Losses Incurred
Life & Casualty Ins. Co. of Tennessee, Tenn.	$ 774,141,241.00	$ 698,753,516.00	$ 75,737,658.00	Ord.	$ 987,578,000.00	$ 4,893,987,000.00	$ 109,851.00	$ 28,943.00
				Grp.	9,737,000.00	709,226,000.00		
				Ind.		542,255,000.00	9,981.00	12,368.00
Life Assurance Co. of Pennsylvania, Penna.	17,515,890.00	15,891,035.00	1,624,785.00	Ord.	43,975,000.00	257,652,000.00	107,330.00	48,219.00
				Grp.	1,251,000.00	95,368,000.00		
Life Insurance Co. of California, Calif.	143,508,180.00	133,698,397.00	9,810,083.00	Ord.	158,006,000.00	1,412,028,000.00	69,751.00	-
				Grp.		89,957,000.00		
Life Insurance Co. of New Hampshire, Pa.	17,137,329.00	9,278,740.00	7,858,589.00	Ord.	36,298,000.00	105,370,000.00	13,594.00	2,000.00
				Grp.	26,953,000.00	311,007,000.00		
Life Insurance Co. of North America, Pa.	443,692,019.00	323,001,963.00	120,687,056.00	Ord.	761,714,000.00	3,762,707,000.00	1,119,970.00	260,294.00
				Grp.	245,615,000.00	4,344,550,000.00	188,477.00	278,527.00
Life Insurance Co. of Virginia, Virginia	1,300,091,337.00	1,068,599,674.00	131,491,663.00	Ord.	696,689,215.00	3,791,826,589.00	2,080,449.00	539,989.00
				Grp.	65,148,300.00	6,151,693,183.00	38,863.00	10,000.00
				Ind.		148,114,776.00	219,832.00	135,886.00
Lincoln Income Life Ins. Co., Kentucky	80,998,319.00	70,784,479.00	10,213,847.00	Ord.	265,773,000.00	588,623,000.00	27,379.00	10,000.00
				Grp.	32,133,000.00	995,464,000.00		
				Ind.	11,913,000.00	199,760,000.00		
Lincoln Liberty Life Ins. Co., Nebraska	134,110,512.00	124,181,280.00	9,956,232.00	Ord.	148,099,000.00	980,404,000.00	20,216.00	3,321.00
				Grp.	240,000.00	329,681,000.00		
Lincoln National Life Ins. Co., Indiana	3,870,142,527.00	3,495,609,849.00	383,532,678.00	Ord.	2,087,465,000.00	23,833,319,000.00	9,460,120.00	2,515,212.00
				Grp.	1,283,508,000.00	15,220,209,000.00	2,657,184.00	1,441,709.00
Loyal American Life Ins. Co., Alabama	35,091,871.00	28,195,284.00	6,896,587.00	Ord.	134,707,000.00	310,573,000.00	1,251.00	5,000.00
				Grp.	78,688,000.00	732,675,000.00		
Loyal Protective Life Ins. Co., Mass.	80,339,718.00	66,809,160.00	13,530,588.00	Ord.	33,247,000.00	174,373,000.00	49,396.00	7,185.00
				Grp.	381,604,000.00	36,052,000.00	79,424.00	52,834.00
Lutheran Mutual Life Ins. Co., Iowa	507,371,915.00	407,147,231.00	30,224,685.00	Ord.	388,597,000.00	2,845,393,700.00	316,119.00	35,159.00
				Grp.	-	21,956,000.00		
Maccabees Mutual Life Ins. Co., Michigan	243,110,939.00	235,110,333.00	8,000,599.00	Ord.	180,176,000.00	1,117,835,000.00	78,273.00	45,535.00
				Grp.	580,415,000.00	3,275,531,000.00	26,801.00	48,000.00
Main Fidelity Life Ins. Co., Maine	7,710,337.00	3,199,697.00	4,510,710.00	Ord.	123,599,000.00	214,194,000.00	11,527.00	5,000.00
				Grp.	-	33,757,000.00		
Manhattan Life Insurance Co., New York	450,221,097.00	438,170,680.00	20,620,317.00	Ord.	451,274,000.00	2,293,651,000.00	714,690.00	234,797.00
				Grp.	595,999,000.00	3,204,781,000.00	363,136.00	109,500.00
Massachusetts General Life Ins. Co., Mass.	19,633,993.00	16,482,204.00	3,151,789.00	Ord.	24,965,000.00	248,654,000.00	264,561.00	43,586.00
				Grp.	12,110,000.00	33,100,000.00	334,958.00	269,000.00
				Ind.	159,000.00	5,975,000.00		
Massachusetts Indemnity & Life Ins. Co., Mass.	100,937,810.00	87,998,813.00	15,009,001.00	Ord.	26,771,000.00	368,588,000.00	65,309.00	47,100.00
				Grp.	6,019,000.00	273,872,000.00		

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977 Insurance In Force December 31, 1977	Premiums Written	Losses Incurred
Massachusetts Mutual Life Ins. Co., Massachusetts	$ 6,9[illegible],69[illegible],065.00	$ 6,6[illegible],137,193.00	$ 301,556,9[illegible].00	Ord.	$ [illegible],355,60[illegible],000.00	$ 69[illegible],273,[illegible]27.00	$ [illegible],626,951.00	$ 2,[illegible]27,651.00
				Grp.	1,85[illegible],7[illegible],000.00	186,[illegible]98,826.00	771,[illegible]1[illegible].00	60[illegible],635.00
Metropolitan Life Insurance Co., New York	39,575,991,669.00	38,272,933,079.00	1,302,988,583.00	Ord.	13,607,361,000.00	2,3[illegible]2,330,000.00	[illegible]6,900,300.00	18,372,383.00
				Grp.	12,[illegible]95,376,000.00	2,157,27[illegible],815.00	[illegible]1,[illegible]6[illegible],362.00	36,0[illegible]4,70[illegible].00
				Ind.		95,285,000.00	[illegible]1[illegible],891.00	2,572,866.00
Michigan Life Insurance Company, Michigan	6[illegible],[illegible]86,022.00	50,63[illegible],05[illegible].00	13,551,96[illegible].00	Ord.	20,508,000.00	27[illegible],500.00	7,868.00	10,698.00
				Grp.	1,366,000.00	19,020,000.00		
Midland Mutual Life Ins. Co., Ohio	300,269,[illegible]12.00	282,[illegible]06,952.00	17,855,860.00	Ord.	185,05[illegible],000.00	19,96[illegible],220.00	3[illegible]7,866.00	[illegible]1,[illegible]01.00
				Grp.	170,[illegible]50,000.00	13,[illegible]1[illegible],280.00	1,[illegible]6[illegible].00	
Midland National Life Ins. Co., S. D.	136,665,201.00	123,6[illegible]0,251.00	13,035,[illegible]0.00	Ord.	5[illegible]6,11[illegible],000.00	[illegible]1,979,676.00	[illegible]52,332.00	75,517.00
				Grp.	670,000.00	7,272,005.00	2,55[illegible].00	
Mid-States Life Insurance Company, Florida	22,[illegible]51,615.00	12,936,[illegible]0.00	9,51[illegible],775.00	Ord.	-	-	-	-
				Grp.		18,339,[illegible]00.00		
Midwestern United Life Ins. Co., Indiana	1[illegible]3,669,9[illegible]6.00	15[illegible],7[illegible]7,65[illegible].00	[illegible],915,[illegible]99.00	Ord.	123,015,000.00	6,027,635.00	11[illegible],111.00	5,[illegible]17.00
				Grp.		1,3[illegible],202,[illegible]0		
Ministers Life & Casualty Union, Minnesota	[illegible]2,601,310.00	77,6[illegible]9,[illegible]83.00	[illegible],011,327.00	Ord.	[illegible],[illegible]95,000.00	6,173,[illegible]65.00	97,926.00	[illegible]6,[illegible]81.00
				Grp.	12,[illegible]62,000.00			
Minnesota Mutual Life Ins. Co., Minnesota	1,[illegible]95,[illegible]2[illegible],716.00	1,167,[illegible]39,153.00	57,[illegible]85,563.00	Ord.	6[illegible],[illegible]005,000.00	51,680,712.00	961,15[illegible].00	[illegible]30,639.00
				Grp.	[illegible],[illegible]12,79[illegible],000.00	326,100,[illegible]9[illegible].00	2,25[illegible],207.00	1,[illegible]20,000.00
Monarch Life Insurance Company, Massachusetts	[illegible]78,0[illegible]8,207.00	383,78[illegible],67[illegible].00	[illegible],303,529.00	Ord.	199,[illegible]02,000.00	[illegible]5,[illegible]1[illegible],339.00	770,651.00	[illegible]81,306.00
				Grp.	[illegible],356,000.00	[illegible],119,5[illegible]8,000.00	12,907.00	-
Montgomery Ward Life Insurance Company, Illinois	69,559,6[illegible]1.00	[illegible]1,[illegible]89,93[illegible].00	28,062,7[illegible]7.00	Ord.	517,127,000.00	80,908,[illegible]8.00	831,176.00	255,[illegible]21.00
				Grp.	236,091,000.00	92,287,000.00	383,330.00	266,900.00
Mutual Benefit Life Insurance Co., New Jersey	[illegible],157,[illegible]35,111.00	[illegible],061,571,[illegible]76.00	96,263,235.00	Ord.	2,12[illegible],5[illegible]3,000.00	333,077,[illegible]69.00	[illegible],[illegible]67,3[illegible]1.00	1,3[illegible],[illegible]66.00
				Grp.	2,077,536,000.00	122,[illegible]15,31[illegible].00	630,639.00	[illegible]16,235.00
Mutual Life Ins. Co. of New York, New York	5,985,307,670.00	5,701,272,[illegible]60.00	28[illegible],035,210.00	Ord.	3,172,591,000.00	52[illegible],310,[illegible]06.00	9,9[illegible],510.00	2,310,095.00
				Grp.	1,0[illegible],051,000.00	172,773,000.00	[illegible]92,[illegible]72.00	[illegible]76,93[illegible].00
Mutual Life Ins. Co. of Washington, D.C., D. C.	[illegible],793,[illegible]35.00	6,[illegible]7,209.00	2,276,226.00	Ord.	1,783,000.00	78[illegible],[illegible]2[illegible].00	17,030.00	-2,000.00
				Ind.	13,[illegible]51,000.00	2,652,12[illegible].00	[illegible]9,307.00	17,[illegible]7[illegible].00
Mutual of Omaha Insurance Company, Nebraska	1,193,13[illegible],573.00	[illegible]61,699,53[illegible].00	261,[illegible]35,039.00	Ord.	116,[illegible]80,000.00	-	-	-
				Grp.	136,[illegible]11,000.00			
Mutual Security Life Insurance Co., Indiana	[illegible]2,[illegible]1[illegible],[illegible]16.00	132,310,076.00	10,60[illegible],770.00	Ord.	26[illegible],[illegible]57,000.00	9,765,115.00	153,679.00	
				Grp.	[illegible]3,05[illegible],000.00	11,067,[illegible]79.00	13,[illegible]02.00	5,000.00

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus	Business Written 1977		Maryland Business 1977: Insurance In Force December 31, 1977	Maryland Business 1977: Premiums Written	Maryland Business 1977: Losses Incurred
Mutual Trust Life Insurance Company, Illinois	$ 362,69[illegible],816.00	$ 330,08[illegible],90[illegible].00	$ 31,711,90[illegible].00	Ord.	$ 125,863,000.00	$ 1,252,1[illegible],000.00	$ 269,505.00	$ 15,900.00
National Sem Franklin Life Ins. Corp., Wisconsin	139,533,703.00	130,6[illegible],135.00	1[illegible],885,56[illegible].00	Ord.	109,3[illegible],000.00	51[illegible],830,000.00	1,102,906.00	3,700.00
				Grp.	200,[illegible]93,000.00	72[illegible],739,000.00	218,357.00	[illegible]2,000.00
National Fidelity Life Insurance Co., Missouri	161,032,635.00	1[illegible]3,[illegible]96,090.00	17,136,5[illegible]5.00	Ord.	3[illegible]2,99[illegible],000.00	1,[illegible]77,912,000.00	121,288.00	[illegible]1,000.00
				Grp.	62,203,000.00	[illegible]36,773,000.00	1,227.00	-
National Home Life Assurance Co., Missouri	123,58[illegible],[illegible]19.00	105,[illegible]03,137.00	1[illegible],1[illegible]0,282.00	Ord.	71[illegible],33[illegible],000.00	1,68[illegible],[illegible]75,000.00	[illegible]67,965.00	109,516.00
				Grp.	393,069,000.00	602,5[illegible]4,000.00	26,716.00	-
National Independence Life Ins. Co., Illinois	3,729,[illegible]78.00	[illegible]87,027.00	3,[illegible]42,[illegible]51.00	Ord.	196,000.00	7,59[illegible],000.00	725.00	-
				Grp.		23,076,[illegible]00.00		
National Life & Accident Ins. Co., Tennessee	2,739,65[illegible],[illegible]5[illegible].00	2,133,736,[illegible]23.00	605,922,035.00	Ord.	2,5[illegible]9,959,000.00	11,[illegible]36,797,000.00	1,506,017.00	198,799.00
				Grp.	5[illegible],581,000.00	1,389,560,000.00	7,[illegible]59.00	-
				Ind.	11,7[illegible]8,000.00	2,225,0[illegible],000.00	770,[illegible]10.00	215,152.00
National Life Insurance Company, Vermont	2,060,3[illegible],[illegible]19.00	1,[illegible]59,[illegible]6[illegible],3[illegible]6.00	100,[illegible]80,206.00	Ord.	[illegible]61,[illegible]40,000.00	[illegible],751,2[illegible]6,000.00	3,[illegible]76,35[illegible].00	1,[illegible]05,[illegible]89.00
National Old Line Insurance Co., Arkansas	[illegible]05,[illegible]54,[illegible]9[illegible].00	183,[illegible]89,071.00	21,16[illegible],[illegible]43.00	Ord.	1,0[illegible]7,[illegible]57,000.00	3,711,319,000.00	77,696.00	31,2[illegible]8.00
				Grp.		1[illegible],000,000.00		
National Travelers Life Company, Iowa	10[illegible],79[illegible],[illegible]91.00	95,550,0[illegible]7.00	12,[illegible]4[illegible],[illegible]2[illegible].00	Ord.	1[illegible],[illegible]41,000.00	72[illegible],[illegible]22,000.00	97,290.00	1,6[illegible]0.00
				Grp.	-	190,793,000.00		
Nationwide Life Insurance Company, Ohio	1,1[illegible],[illegible]30,6[illegible]1.00	1,[illegible]03,706,[illegible]35.00	[illegible]6,79[illegible],[illegible]39.00	Ord.	1,[illegible]53,159,000.00	7,628,[illegible]06,000.00	6,[illegible]08,270.00	1,0[illegible]1,93[illegible].00
				Grp.	[illegible]10,[illegible]96,000.00	2,106,006,000.00	156,25[illegible].00	69,000.00
New England Mutual Life Ins. Co., Massachusetts	[illegible],3[illegible]0,0[illegible]5,360.00	[illegible],06[illegible],15[illegible],[illegible]13.00	260,[illegible]26,[illegible]17.00	Ord.	2,777,[illegible]31,000.00	1[illegible],6[illegible]4,[illegible]79,000.00	7,[illegible]00,6[illegible]5.00	1,67[illegible],[illegible]73.00
				Grp.	[illegible]15,[illegible]83,000.00	[illegible],778,[illegible]65,000.00	590,[illegible]39.00	[illegible]1[illegible],093.00
New York Life Insurance Company, New York	15,[illegible]1[illegible],[illegible]13,[illegible]56.00	15,0[illegible]3,[illegible]06,[illegible]03.00	[illegible]61,[illegible]06,653.00	Ord.	11,760,[illegible]53,000.00	72,[illegible]66,3[illegible]0,000.00	23,516,[illegible]1[illegible].00	[illegible],580,23[illegible].00
				Grp.	1,956,100,000.00	1[illegible],[illegible]80,6[illegible]5,000.00	[illegible],193,[illegible]60.00	1,132,0[illegible]4.00
North American Co. for Life & Health, Ins., Ill.	[illegible]82,337,[illegible]76.00	[illegible]36,3[illegible]0,[illegible]78.00	[illegible]5,[illegible]97,[illegible]9[illegible].00	Ord.	1,033,[illegible]21,000.00	3,[illegible]81,0[illegible]0,000.00	663,[illegible]26.00	[illegible]79,0[illegible]1.00
				Grp.	153,667,000.00	1,573,[illegible]95,000.00	107,900.00	59,500.00
North American Equitable Life Assur. Co., Ohio	[illegible]4,[illegible]3[illegible],[illegible]1[illegible].00	[illegible]2,936,[illegible]73.00	1,501,[illegible]6[illegible].00	Ord.	[illegible],[illegible]07,000.00	[illegible]10,512,000.00	[illegible]6[illegible],[illegible]90.00	157,[illegible]0[illegible].00
				Grp.	[illegible],900,000.00	113,359,000.00		
				Ind.		[illegible],963,000.00	[illegible]1[illegible],[illegible]50.00	105,679.00
North American Life & Casualty Co., Minnesota	[illegible]6[illegible],0[illegible]4,[illegible]75.00	[illegible]31,[illegible]27,[illegible]90.00	36,[illegible]17,[illegible]95.00	Ord.	527,[illegible]61,000.00	2,[illegible]0[illegible],[illegible]2[illegible],000.00	[illegible]87,[illegible]89.00	127,[illegible]99.00
				Grp.	312,996,000.00	2,633,337,000.00	[illegible]5,[illegible]9[illegible].00	[illegible]2,[illegible]00.00
North Carolina Mutual Life Ins. Co., N. C.	160,919,[illegible]68.00	[illegible]1[illegible]2,6[illegible]8,[illegible]55.00	1[illegible],231,013.00	Ord.	[illegible]0,709,000.00	361,[illegible]66,000.00	[illegible]2[illegible],67[illegible].00	105,96[illegible].00
				Grp.	12,570,000.00	2,[illegible]67,[illegible]13,000.00	[illegible],[illegible]66.00	1[illegible],223.00
				Ind.	[illegible]2,96[illegible],000.00	311,[illegible]98,000.00	591,799.00	[illegible]08,27[illegible].00
Northwestern Mutual Life Ins. Co., Wisconsin	9,062,139,03[illegible].00	[illegible],610,[illegible]27,[illegible]8[illegible].00	[illegible]51,211,550.00	Ord.	5,983,015,000.00	39,381,715,000.00	11,[illegible]19,[illegible]20.00	[illegible],[illegible]56,[illegible]90.00
				Grp.	159,087,000.00			
Northwestern National Life Ins. Co., Minnesota	1,17[illegible],[illegible]70,[illegible]16.00	1,110,[illegible]21,75[illegible].00	6[illegible],[illegible]4[illegible],[illegible]92.00	Ord.	7[illegible],[illegible]93,000.00	[illegible],607,557,000.00	615,653.00	117,531.00
				Grp.	3,[illegible]35,[illegible]10,000.00	12,696,653,000.00	1,[illegible]60,[illegible]22.00	1,[illegible]19,[illegible]94.00

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977: Insurance In Force December 31, 1977	Maryland Business 1977: Premiums Written	Maryland Business 1977: Losses Incurred
Occidental Life Ins. Co. of California, Calif.	$ 2,191,377,774.00	$2,044,096,326.00	$147,281,448.00	Ord.	$ 5,003,070,000.00	$ 28,927,575,000.00	$ 3,542,078.00	$1,623,295.00
				Grp.	1,504,998,000.00	17,404,909,000.00	510,970.00	161,703.00
Occidental Life Ins. Co. of N. C., North Carolina	125,597,905.00	115,960,098.00	9,637,807.00	Ord.	136,377,000.00	805,212,000.00	191,400.00	-
				Grp.	227,344,000.00			
Ohio Life Insurance Company, Ohio	98,376,289.00	18,756,609.00	9,619,687.00	Ord.	118,809,000.00	477,704,000.00	258,443.00	11,901.00
				Grp.	115,794,000.00			
Ohio National Life Insurance Company, Ohio	581,158,168.00	515,038,896.00	39,119,272.00	Ord.	409,457,000.00	2,696,503,000.00	250,156.00	139,507.00
				Grp.	109,447,000.00	1,376,042,000.00	45,390.00	27,600.00
Ohio State Life Insurance Co., Ohio	283,447,607.00	225,263,007.00	58,184,600.00	Ord.	181,815,000.00	1,476,289,000.00	396,616.00	83,511.00
				Grp.	33,594,000.00	512,165,000.00	23,190.00	17,500.00
Old Line Life Insurance Company, Wisconsin	169,959,716.00	141,250,343.00	21,709,373.00	Ord.	2,531,028,000.00	6,631,701,000.00	698,157.00	95,157.00
				Grp.		282,346,000.00	117.00	
Old Republic Life Insurance Company, Illinois	163,281,317.00	152,180,050.00	11,101,267.00	Ord.	1,017,096,096.00	762,278,797.00	267,148.00	27,742.00
				Grp.	265,439,642.00	659,117,743.00	-93,109.00	65,463.00
Omaha Financial Life Ins. Co., Minnesota	14,521,538.00	5,121,816.00	9,399,722.00	Ord.	6,757,000.00	10,013,000.00	-	-
				Grp.	488,000.00	484,000.00		
Pacific Fidelity Life Insurance Co., California	45,825,377.00	39,103,709.00	6,721,588.00	Ord.	255,143,000.00	641,156,000.00	103,415.00	199.00
				Grp.		87,184,000.00		
Pacific Mutual Life Insurance Co., California	1,957,570,261.00	1,851,966,850.00	105,603,411.00	Ord.	576,060,000.00	3,198,097,000.00	716,068.00	198,367.00
				Grp.	812,719,000.00	8,144,764,000.00	128,111.00	141,515.00
Pan-American Life Insurance Company, La.	500,462,939.00	456,508,252.00	43,954,687.00	Ord.	503,669,000.00	2,731,255,000.00	604,250.00	30,072.00
				Grp.	281,690,000.00	1,946,055,000.00	201,264.00	155,000.00
Paul Revere Life Insurance Co., Massachusetts	635,158,831.00	550,465,776.00	84,693,058.00	Ord.	506,478,000.00	2,531,231,000.00	461,612.00	59,277.00
				Grp.	271,643,000.00	1,485,567,000.00	60,476.00	95,200.00
Paul Revere Variable Annuity Ins. Co., Mass.	73,965,901.00	71,332,501.00	2,633,307.00	Ord.				
				Grp.	44,915,000.00	289,937,000.00	43,800.00	20,000.00
Peninsular Life Insurance Company, Florida	117,836,276.00	110,471,220.00	7,365,056.00	Ord.	127,296,000.00	663,918,000.00	3,950.00	-
				Grp.	38,470,000.00	377,999,000.00		
				Ind.	38,701,000.00	118,264,000.00		
Penn Mutual Life Insurance Co., Pennsylvania	3,257,510,405.00	3,145,915,737.00	113,594,768.00	Ord.	1,834,660,000.00	12,400,610,000.00	4,469,587.00	1,398,314.00
				Grp.	178,409,000.00	1,914,996,000.00	37,479.00	1,000.00
Pennsylvania Life Insurance Co., Pennsylvania	225,551,414.00	197,550,507.00	28,000,900.00	Ord.	119,560,000.00	1,038,277,000.00	392,719.00	42,427.00
				Grp.		265,000.00		
				Ind.		63,000.00		

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977 Insurance In Force December 31, 1977	Maryland Business 1977 Premiums Written	Maryland Business 1977 Losses Incurred
Pennsylvania National Life Ins. Co., Penna.	$ 15,597,056.00	$ 13,458,336.00	$ 2,138,720.00	Ord.	$ 3h,81h,610.00	$ 12h,000,331.00	$ 165,765.00	$ 5,000.00
				Grp.	713,000.00	29,951,8h7.00		
People's Home Life Insurance Co., Indiana	131,389,901.00	122,991,951.00	8,h00,9h7.00	Ord.	339,659,000.00	1,257,699,000.00	583,902.00	128,627.00
				Grp.	3,302,000.00	17h,287,000.00	10,906.00	20,059.00
Peoples Life Insurance Company, D. C.	hh6,200,78h.00	391,760,2h6.00	5h,3h0,538.00	Ord.	600,166,000.00	2,257,h38,000.00	10,172,99h.00	2,163,589.00
				Grp.	2,666,000.00	339,095,000.00	296,h52.00	161,500.00
				Ind.	22,615,000.00	hh9,608,000.00	3,813,038.00	1,167,385.00
Personal Life Insurance Company, Missouri	36,525,h00.00	28,500,h65.00	7,985,035.00	Ord.	-	-	-	-
				Grp.		95,09h,000.00		
Philadelphia Life Insurance Co., Pennsylvania	636,332,h7h.00	598,666,956.00	37,665,518.00	Ord.	1,283,717,000.00	h,995,9h9,000.00	2,206,60h.00	1,186,058.00
				Grp.	87,866,000.00	2,67h,6h3,000.00	63,313.00	51,578.00
Philadelphia-United Life Ins. Co., Pennsylvania	23,101,967.00	16,536,998.00	6,565,669.00	Ord.	1,663,000.00	9,h30,000.00	27,96h.00	2,882.00
				Ind.	91,299,000.00	87,122,000.00	576,550.00	87,857.00
Phoenix Mutual Life Insurance Co., Connecticut	2,216,16h,h72.00	2,105,600,325.00	110,56h,2h8.00	Ord.	1,722,2h9,000.00	9,h7h,903,000.00	2,890,639.00	877,680.00
				Grp.	1,990,691,000.00	12,h80,3h6,000.00	811,116.00	55h,263.00
Physicians Life Ins. Co. of Omaha, Nebraska	8,900,126.00	5,079,h96.00	3,820,630.00	Ord.	53,355,000.00	16h,579,000.00	2,155.00	-
Physicians Mutual Insurance Co., Nebraska	8h,681,898.00	63,6h5,0h7.00	21,217,852.00		-	-	-	-
Pilot Life Insurance Company, North Carolina	80h,585,160.00	681,9h0,18h.00	122,6hh,976.00	Ord.	592,396,000.00	3,392,319,000.00	870,2h0.00	77,763.00
				Grp.	8h9,351,000.00	6,895,5c8,000.00	180,569.00	129,927.00
				Ind.	9,769,000.00	197,993,000.00	h,h6h.00	10,395.00
Preferred Risk Life Insurance Co., Colo.	36,028,617.00	25,918,787.00	10,109,830.00	Ord.	1h5,92h,000.00	526,201,000.00	16,623.00	-
				Grp.	h,817,000.00	106,580,000.00		
Presbyterian Ministers' Fund, Pennsylvania	1h6,6h9,213.00	177,019,6h0.00	9,629,573.00	Ord.	131,21h,000.00	968,916,000.00	219,016.00	97,h46.00
				Grp.		h,868,000.00		
Progressive Life Insurance Co., New Jersey	32,803,hh9.00	31,180,000.00	1,623,h29.00	Ord.	27,368,000.00	95,896,000.00	1h8,025.00	7,708.00
				Grp.		5,327,000.00		
				Ind.	39,312,000.00	135,962,000.00	h68,876.00	77,161.00
Protected Home Mutual Life Ins. Co., Penna.	31,559,992.00	29,668,717.00	1,891,210.00	Ord.	32,25h,1h3.00	211,115,3h6.00	132,809.00	60,153.00
				Grp.		51,h09,86h.00		

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977 Insurance In Force December 31, 1977	Premiums Written	Losses Incurred
Protective Life Insurance Company, Alabama	$ 29h,637,398.00	$ 261,953,237.00	$ 32,68h,091.00	Ord.	$ 366,678,000.00	$ 2,016,002,000.00	$ 322,216.00	$ 73,h62.00
				Grp.	133,186,000.00	2,h12,h67,000.00	637.00	5,000.00
Provident Indemnity Life Ins. Co., Penna.	11,290,8h5.00	10,130,397.00	1,160,hh8.00	Ord.	9,371,738.00	hh,531,155.00	35,h9h.00	
				Grp.	118,233,299.00	h6h,767,383.00	h,02h.00	
				Ind.	h,57h,161.00	8,183,395.00	77,060.00	h,500.00
Provident Life & Accident Ins. Co., Tennessee	1,157,3h0,087.00	1,055,673,700.00	201,675,387.00	Ord.	1,190,989,000.00	5,817,606,000.00	1,h09,11h.00	131,658.00
				Grp.	1,878,980,000.00	16,807,959,000.00	396,h85.00	691,595.00
Provident Mutual Life Ins. Co. of Phila., Penna.	1,61s,517,9h8.00	1,537,891,593.00	80,695,h57.00	Ord.	899,769,000.00	6,3h8,1sh,000.00	h,173,992.00	7h2,396.00
				Grp.	196,20h,000.00	2,88h,809,000.00	57,658.00	h2,500.00
Provident National Assurance Co., Iowa	101,215,61s.00	95,575,000.00	5,6h0,61s.00	Ord.	-	-	-	-
Prudential Insurance Co. of America, New Jersey	h2,h23,606,965.00	hh,h78,889,h13.00	1,9hh,717,559.00	Ord.	22,837,391,000.00	1h1,h06,s98,000.00	h3,h79,h98.00	11,69h,975.00
				Grp.	1s,160,36s,000.00	137,670,895,000.00	15,989,689.00	11,253,073.00
				Ind.		h,227,590,000.00	350,73h.00	2,1h1,h6s.00
Puritan Life Insurance Company, Rhode Island	71,7h3,737.00	60,3s0,79s.00	11,361,009.00	Ord.	1,1hs,5h1,000.00	2,h70,79s,000.00	161,832.00	7,s00.00
				Grp.	-	696,9h7,000.00	7,075.00	-7h6.00
Reliance Standard Life Ins. Co., Illinois	2os,s6s,69s.00	1sh,65s,519.00	1s,210,186.00	Ord.	9h,333,000.00	710,077,000.00	55s,175.00	950,03s.00
				Grp.	29,361,000.00	s36,8h7,000.00	130,9hs.00	69,h00.00
				Ind.		21,21h,000.00		
Republic National Insurance Company, Texas	535,789,280.00	h0h,h03,307.00	h1,378,973.00	Ord.	86h,770,000.00	h,91h,050,000.00	s30,8h1.00	111,369.00
				Grp.	1,0h9,5h9,000.00	5,515,s59,000.00	h6,572.00	9s,500.00
Republic-Vanguard Life Insurance Co., Texas	13,199,00s.00	9,s2s,h62.00	3,293,5h6.00	Ord.	253,5h1,000.00	903,223,000.00	11,562.00	-
				Grp.	6,677,000.00	30,h15,000.00		
Reserve Life Insurance Company, Texas	21h,771,199.00	1hs,993,265.00	65,777,93h.00	Ord.	297,335,000.00	1,101,s89,000.00	h33,957.00	52,793.00
				Grp.		159,21h,000.00	1,179.00	-
Safeco Life Insurance Company, Washington	237,59s,567.00	218,595,223.00	19,000,3hh.00	Ord.	530,607,000.00	2,30s,615,000.00	287,659.00	12,h0s.00
				Grp.	97h,993,000.00	5,037,685,000.00	18,517.00	1h,86h.00
Security Benefit Life Ins. Co., Kansas	h22,757,3h6.00	3ss,o01,h12.00	3h,755,93h.00	Ord.	296,000,000.00	h,h60,h29,000.00	h3s,578.00	175,025.00
				Grp.	170,95s,000.00	2,000,396,000.00	53,393.00	2,220.00

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977 Insurance In Force December 31, 1977	Premiums Written	Losses Incurred
Security-Connecticut Life Ins. Co., Connecticut	$ 67,081,066.00	$ 58,240,364.00	$ 8,840,702.00	Ord.	$ 859,094,000.00	$ 3,005,339,000.00	$ 2,163,162.00	$ 416,803.00
				Grp.	56,281,000.00	568,567,000.00	21,902.00	13,750.00
Security Life & Accident Company, Colorado.	154,140,538.00	140,970,361.00	13,512,361.00	Ord.	544,417,000.00	2,056,913,000.00	19,364.00	36,350.00
				Grp.	144,705,000.00	698,892,000.00	137,587.00	-
Security Mutual Life Insurance Co., New York	931,644,914.00	915,995,965.00	15,718,949.00	Ord.	190,720,000.00	1,199,683,000.00	137,448.00	50,862.00
				Grp.	91,010,000.00	398,690,000.00		15,000.00
Security of America Life Ins. Co., Pennsylvania	36,954,008.00	27,860,555.00	9,093,473.00	Ord.	15,833,000.00	63,748,000.00	10,055.00	29,320.00
				Grp.		90,861,000.00	-	
Sentry Life Insurance Company, Wisconsin	207,310,865.00	177,591,305.00	19,809,560.00	Ord.	290,538,000.00	1,139,277,000.00	63,749.00	-
				Grp.	211,857,000.00	1,973,585,000.00	154,132.00	59,734.00
Shenandoah Life Insurance Company, Virginia	101,160,502.00	180,736,252.00	10,791,310.00	Ord.	170,048,000.00	810,199,000.00	137,118.00	102,404.00
				Grp.	70,517,000.00	1,167,016,000.00	356,691.00	100,601.00
Southland Life Insurance Company, Texas	700,077,717.00	670,020,917.00	56,151,800.00	Ord.	663,667,000.00	3,636,912,000.00	137,717.00	73,166.00
				Grp.	71,176,000.00	1,068,786,000.00		
				Ind.	30,767,000.00	513,370,000.00	189,108.00	13,885.00
Southwestern General Life Ins. Co., Texas	72,890,870.00	60,273,949.00	12,617,691.00	Ord.	63,070,000.00	197,915,000.00	22,881.00	968.00
				Grp.		11,000.00		
				Ind.	113,166,000.00	323,767,000.00	88,793.00	38,047.00
Southwestern Life Insurance Co., Texas	1,633,105,331.00	1,537,911,996.00	95,191,045.00	Ord.	871,566,000.00	5,931,096,000.00	1,393,110.00	256,199.00
				Grp.	67,510,000.00	1,879,693,000.00	130,350.00	-
Springfield Life Insurance Co., Massachusetts	43,159,567.00	37,988,542.00	5,171,025.00	Ord.	53,710,000.00	248,401,000.00	9,156.00	-
				Grp.	30,511,000.00	153,782,000.00	212.00	-
Standard Life Ins. Co. of Indiana, Indiana	100,178,590.00	91,913,115.00	8,565,075.00	Ord.	60,198,000.00	318,081,000.00	77,797.00	23,010.00
				Grp.	670,000.00	138,020,000.00	357.00	
Standard of America Life Ins. Co., Illinois	35,618,555.00	30,843,027.00	4,775,528.00	Ord.	85,175,000.00	377,729,000.00	1,736.00	-
				Grp.	255,111,000.00	1,747,800,000.00		
State Far Life Insurance Company, Illinois	2,152,921,598.00	1,896,976,686.00	255,944,913.00	Ord.	5,879,262,000.00	28,589,094,000.00	8,146,093.00	1,084,080.00
				Grp.	7,898,000.00	1,691,842,000.00	192,321.00	100,000.00
State Life Insurance Company, Indiana	139,003,128.00	120,459,855.00	11,550,273.00	Ord.	70,381,000.00	591,371,000.00	115,383.00	16,138.00
				Grp.	108,916,000.00			
State Mutual Life Assur. Co. of America, Mass.	1,845,562,898.00	1,770,161,994.00	75,100,974.00	Ord.	891,635,000.00	6,181,626,000.00	2,152,597.00	480,615.00
				Grp.	516,220,000.00	4,435,079,000.00	524,249.00	253,124.00
Stuyvesant Life Insurance Co., Pennsylvania	108,205,071.00	100,638,650.00	8,566,421.00	Ord.	89,766,000.00	253,172,000.00	85,534.00	37,979.00
				Grp.		95,604,000.00		

TABLE NO. 19 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977: Insurance In Force December 31, 1977	Maryland Business 1977: Premiums Written	Maryland Business 1977: Losses Incurred
Sun Life Assurance Co. of Canada, Delaware	$ 15,326,432.00	$ 10,661,047.00	$ 4,665,385.00	Ord.	$	$	$	$
Supreme Life Ins. Co. of Amer., Inc., Illinois	49,003,303.00	46,124,568.00	2,878,735.00	Ord.	13,074,000.00	90,610,000.00	29,775.00	14,347.00
				Grp.	519,000.00	1,796,783,000.00	415.00	
				Ind.	24,638,000.00	196,122,000.00	189,847.00	42,886.00
Surety Life Insurance Company, Utah	39,008,915.00	34,031,068.00	4,974,847.00	Ord.	122,187,000.00	492,200,000.00	29,297.00	-
				Grp.	1,000,000.00	455,034,000.00		
Teachers Protective Mtl. Life Ins. Co., Penna.	8,795,087.00	7,937,378.00	857,709.00	Ord.	9,387,000.00	30,683,000.00	53,272.00	7,249.00
				Grp.	120,000.00	1,275,000.00		
Time Insurance Company, Wisconsin	133,350,721.00	89,023,460.00	34,327,261.00	Ord.	472,514,000.00	1,216,902,000.00	16,107.00	-
				Grp.	83,210,000.00	639,491,000.00	608.00	34.00
Transamerica Life Ins. & Annuity Co., California	635,097,410.00	619,990,378.00	15,107,032.00	Ord.	1,087,176,000.00	4,445,940,000.00	455,592.00	100,185.00
				Grp.	-	14,198,000.00		
Transport Life Insurance Co., Texas	89,775,121.00	79,951,458.00	9,823,663.00	Ord.	115,449,000.00	540,860,000.00	157,775.00	-
				Grp.	15,298,000.00	508,463,000.00	99,873.00	
Travelers Life Insurance Co., Connecticut	9,189,917,951.00	8,825,595,874.00	356,722,077.00	Ord.	1,648,870,000.00	11,365,449,000.00	3,991,407.00	1,897,469.00
				Grp.	4,440,087,000.00	70,689,370,000.00	7,718,893.00	5,662,301.00
Union Central Life Insurance Company, Ohio	1,109,299,595.00	1,033,644,300.00	68,648,295.00	Ord.	278,161,000.00	3,946,841,000.00	1,027,007.00	432,909.00
				Grp.	60,907,000.00	3,517,921,000.00	97,211.00	118,380.00
Union Fidelity Life Ins. Co., Pennsylvania	47,569,[illegible]09.00	37,436,916.00	10,132,593.00	Ord.	71,239,000.00	220,365,000.00	132,381.00	17,339.00
				Grp.	36,539,000.00	27,515,000.00	76.00	
UnionMutual Life Insurance Co., Maine	952,272,008.00	902,013,697.00	50,258,311.00	Ord.	184,740,000.00	1,408,646,000.00	264,880.00	58,591.00
				Grp.	162,812,000.00	3,687,071,000.00	114,118.00	255,900.00
Union Mutual Stock Life Ins. Co. of Amer., Maine	85,861,340.00	80,373,582.00	6,100,767.00	Ord.	134,975,000.00	373,753,000.00	11,979.00	-
				Grp.	763,891,000.00	3,253,409,000.00	19,191.00	9,000.00
Union Security Life Insurance Company, Georgia	98,402,073.00	91,881,578.00	6,520,595.00	Ord.	2,033,000.00	70,585,000.00	-	-
United America Insurance Company, Texas	78,176,180.00	58,179,088.00	20,308,101.00	Ord.	73,492,000.00	237,170,000.00	216,671.00	45,188.00
				Grp.		63,108,000.00		
United American Life Insurance Co., Colo.	48,144,432.00	45,116,607.00	3,027,825.00	Ord.	59,391,000.00	447,981,000.00	36,853.00	-
				Grp.		124,390,000.00		
				Ind.	995,000.00	1,123,000.00		
United Benefit Life Ins. Co., Nebraska	1,311,820,004.00	1,201,587,198.00	110,232,876.00	Ord.	1,221,080,000.00	6,576,359,000.00	2,229,120.00	632,037.00
				Grp.	990,458,000.00	9,056,856,000.00	229,148.00	254,146.00

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Exec. & Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977 Insurance in Force December 31, 1977	Maryland Business 1977 Premiums Written	Maryland Business 1977 Losses Incurred
United Family Life Insurance Company, Ga.	$ 123,891,348.00	$ 113,959,993.00	$ 9,931,355.00	Ord.	$ 82,573,000.00	$ 650,711,000.00	$ 13,385.00	$ -
				Grp.	4,703,000.00	115,214,000.00		
				Ind.	100,860,000.00	629,338,000.00		
United Insurance Company of America, Illinois	669,039,557.00	581,783,456.00	87,256,101.00	Ord.	478,010,000.00	1,805,922,000.00	2,199,583.00	321,711.00
				Grp.		441,772,000.00	47,777.00	85,000.00
				Ind.	960,338,000.00	2,339,387,000.00	2,280,724.00	2,196,727.00
United Investors Life Insurance Co., Mo.	46,078,424.00	24,825,506.00	21,252,918.00	Ord.	780,175,000.00	3,427,722,000.00	170,342.00	87,500.00
United Life & Accident Ins. Co., New Hampshire	176,946,761.00	167,018,522.00	9,928,239.00	Ord.	474,043,000.00	2,017,111,000.00	857,580.00	137,936.00
				Grp.	198,120,000.00	416,793,000.00	45,495.00	
United Presidential Life Ins. Co., Indiana	18,869,400.00	14,235,072.00	4,737,328.00	Ord.	234,305,000.00	618,479,000.00	161,596.00	100,000.00
				Grp.	1,988,000.00	77,164,000.00		
United Republic Life Ins. Co., Pennsylvania	67,008,979.00	62,118,671.00	4,918,508.00	Ord.	44,679,000.00	393,731,000.00	54,509.00	2,913.00
United Services General Life Ins. Co., Okla.	2,975,852.00	676,111.00	2,299,741.00	Ord.	41,320,000.00	62,860,000.00	25,837.00	-
				Grp.		224,828,000.00	200.00	-
United Services Life Ins. Co., Washington, D. C.	289,475,222.00	260,491,224.00	28,983,998.00	Ord.	158,422,000.00	2,000,444,000.00	924,501.00	196,280.00
				Grp.	22,000.00	449,209,000.00		
United States Life Ins. Co. in the City of New York, New York	393,701,122.00	347,841,610.00	45,859,512.00	Ord.	529,719,000.00	2,686,733,000.00	692,536.00	42,609.00
				Grp.	450,681,000.00	2,135,042,000.00	743,258.00	351,619.00
Unity Mutual Life Insurance Company, New York	59,463,219.00	54,438,179.00	3,025,040.00	Ord.	46,443,000.00	286,320,000.00	10,829.00	11,511.00
				Grp.		12,548,000.00		
				Ind.		44,539,000.00	57.00	3,509.00
University Life Ins. Co. of America, Indiana	23,642,391.00	19,756,884.00	3,885,507.00	Ord.	270,947,000.00	1,087,746,000.00	263,361.00	50,000.00
				Grp.	15,560,000.00	67,774,000.00	5,033.00	
USAA Life Insurance Company, Texas	98,811,339.00	80,338,874.00	18,476,456.00	Ord.	455,923,000.00	2,362,371,000.00	646,018.00	20,000.00
				Grp.	5,842,000.00	115,895,000.00		
USLIFE Credit Life Insurance Company, Illinois	35,696,052.00	27,550,707.00	8,145,345.00	Ord.		14,736,000.00	-	-
				Grp.		318,116,000.00		
Valley Forge Life Insurance Co., Pennsylvania	51,991,687.00	44,521,952.00	7,466,735.00	Ord.	80,278,000.00	666,213,000.00	326,559.00	63,542.00
				Grp.	63,054,000.00	847,031,000.00	85,074.00	-17,322.00
Variable Annuity Life Insurance Company, Texas	768,115,951.00	752,276,170.00	15,839,781.00	Ord.	-	7,270,000.00	10,056.00	-
Volunteer State Life Insurance Company, Tenn.	202,383,414.00	187,200,738.00	15,182,676.00	Ord.	213,132,000.00	1,220,151,000.00	43,139.00	43,450.00
				Grp.		20,620,000.00		

TABLE NO. 10 - CONTINUED

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977 Insurance In Force December 31, 1977	Maryland Business 1977 Premiums Written	Maryland Business 1977 Losses Incurred
Washington National Insurance Company, Illinois	$ 795,333,472.00	$ 689,396,611.00	$ 105,936,861.00	Ord	$ 550,931,000.00	$ 2,627,681,000.00	$ 709,972.00	$ 122,191.00
				Grp.	393,43h,000.00	5,598,h90,000.00	352,923.00	203,927.00
				Ind.	181,517,000.00	875,869,000.00	1,012,h70.00	165,266.00
Washington Square Life Ins. Co., Pennsylvania	9,370,613.00	6,h65,727.00	2,90h,886.00	Ord.	7,075,000.00	52,957,000.00	129,538.00	3,013.00
				Grp.		171,160,000.00	16,h65.00	77,000.00
Western & Southern Life Ins. Company, Ohio	2,596,807,738.00	2,396,853,200.00	199,95h,538.00	Ord.	1,785,221,000.00	10,72h,685,000.00	1,002,h01.00	133,31h.00
				Grp.	12,976,000.00	881,5hh,000.00	-	-
				Ind.	136,182,000.00	2,033,228,000.00	982,658.00	235,093.00
Western Life Insurance Company, Michigan	317,01h,h00.00	287,337,220.00	10,677,270.00	Ord.	362,330,000.00	2,168,198,000.00	16h,882.00	113,933.00
				Grp.	112,698,000.00	2,131,253,000.00	61,737.00	97,963.00
Western National Life Insurance Company, Texas	16h,628,226.00	153,169,208.00	11,59h,018.00	Ord.	90,7h1,000.00	355,033,000.00	6,838.00	-
				Grp.		232,h55,000.00		
Western Reserve Life Assurance Co. of Ohio, Ohio	62,506,930.00	56,607,065.00	5,899,865.00	Ord.	333,286,000.00	1,156,651,000.00	1,200,008.00	210,375.00
				Grp.		131,033,000.00		
Westfield Life Insurance Company, Ohio	22,332,h90.00	1h,213,6h7.00	8,118,773.00	Ord.	116,893,000.00	h60,158,000.00	130,219.00	5,610.00
				Grp.	3,208,000.00	91,6h0,000.00	1h,2h5.00	
Wisconsin Life Insurance Company, Wisconsin	92,7h2,h0h.00	81,613,203.00	11,129,201.00	Ord.	52,581,000.00	hhh,278,000.00	7,580.00	-
				Grp.	57,229,000.00	1,03h,11h,000.00		
Wisconsin National Life Insurance Co., Wisconsin	96,210,37h.00	80,292,hh6.00	15,917,928.00	Ord.	69,79h,000.00	h50,923,000.00	5,618.00	32,000.00
				Grp.		256,781,000.00		
World Insurance Company, Nebraska	93,738,235.00	87,511,3hh.00	6,226,891.00	Ord.	2h,106,000.00	182,095,000.00	51,993.00	30,505.00
				Grp.	9,336,000.00	318,032,000.00	h,538.00	9,000.00
Zurich American Life Insurance Co., Illinois	13,535,998.00	8,0h6,106.00	5,h89,892.00	Ord.	132,629,000.00	309,81h,000.00	38,681.00	-
				Grp.	83,169,000.00	327,337,000.00	21,575.00	
Zurich Life Insurance Company, New York	3,897,h66.00	1.751.816.00	2.1h5.590.00	Ord.	33.000.00	28,h91,000.00	609.00	-
				Grp.		h2,657,000.00	226.00	
Grand Totals	$306,h29,671,3h9.00	$297,h95,771,320.00	$18,933,900,029.00		$320,5h7,651,820.00	$2,275,956,h72,822.00	$549,996,108.00	$202,h92,191.00

TABLE NO. 11 - ALIEN LIFE INSURANCE COMPANIES (LEGAL RESERVE) - 12/31/77

Name of Company	Admitted Assets	Liabilities (Except Capital)	Policyholders Surplus		Business Written 1977	Maryland Business 1977: Insurance In Force December 31, 1977	Maryland Business 1977: Premiums Written	Maryland Business 1977: Losses Incurred
Canada Life Assurance Company,	$ 3h7,3h0,635.00	$ 337,h35,967.00	$ 9,90h,668.00	Ord.	$ 216,933,000.00	$ 1,553,968,000.00	$ 635,618.00	$ 201,089.00
				Grp.	102,102,000.00	891,767,000.00	h,012.00	130.00
Confederation Life Insurance Company	252,003,902.00	2h5,252,787.00	6,751,115.00	Ord.	h6h,89h,000.00	2,178,1h7,000.00	795,896.00	12,580.00
				Grp.	270,083,000.00	2,068,93h,000.00	122,095.00	78,505.00
Crown Life Insurance Company	595,929,012.00	579,207,551.00	16,721,h61.00	Ord.	1,301,229,000.00	5,500,6h3,000.00	1,6h2,65h.00	89,982.00
				Grp.	1,569,5h7,000.00	7,h20,365,000.00	307,990.00	216,000.00
Great-West Life Assurance Company	1,2h9,h83,833.00	1,035,738,609.00	13,7h5,22h.00	Ord.	h10,130,000.00	2,728,h92,000.00	539,73h.00	h,605.00
				Grp.	1,633,628,000.00	8,920,360,000.00	h21,669.00	h93,251.00
Manufacturers Life Insurance Company	1,1h7,318,802.00	1,1h2,529,209.00	h,788,593.00	Ord.	1,181,957,000.00	6,071,9h8,000.00	2,612,295.00	1,903,000.00
				Grp.	87,057,000.00	2,1h3,195,000.00	210,693.00	20,023.00
National Life Assurance Co. of Canada	38,161,816.00	3h,092,98h.00	h,068,832.00	Ord.	170,170,000.00	765,803,000.00	133,805.00	1,000.00
				Grp.	17,100,000.00	302,006,000.00	1h,7h3.00	9,910.00
North American Life Assurance Company	225,500,1h9.00	212,985,015.00	12,515,17h.00	Ord.	360,976,000.00	2,1h1,008,000.00	1,06h,561.00	2hh,866.00
				Grp.	263,327,000.00	1,h61,531,000.00	7hh,051.00	659,522.00
Sun Life Assurance Company of Canada	1,333,0h2,259.00	1,308,011,h08.00	25,030,851.00	Ord.	68h,880,000.00	h,711,8h6,000.00	3,987,89h.00	1,0h5,889.00
				Grp.	3h7,662,000.00	2,337,662,000.00	355,330.00	211,700.00
Totals	$5,008,780,h1h.00	$h,035,253,530.00	$93,526,918.00	Ord.	$h,791,169,000.00	$25,691,898,000.00	$11,3h2,387.00	$3,503,011.00
				Grp.	h,290,506,000.00	25,676,810,000.00	2,180,583.00	1,789,0h1.00
				Totals	$9,081,675,000.00	$51,368,638,000.00	$13,522,970.00	$5,292,052.00

TABLE NO. 12 - FRATERNAL BENEFICIARY ASSOCIATIONS

Name of Company	Admitted Assets	Liabilities and Reserves	Unassigned and Special Funds	Maryland Business 1977 Business Written
Aid Association for Lutherans, Wisconsin	$1,632,935,854.00	$1,531,827,108.00	$101,108,746.00	$10,746,781.00
American Fraternal Union, Minnesota	9,379,974.00	8,899,349.00	480,625.00	2,000.00
American Postal Workers Accident Benefit Assn., W. V.	758,511.00	308,219.00	450,292.00	60,000.00
Artisans Order of Mutual Protection, Pennsylvania	14,889,214.00	8,368,398.00	6,520,816.00	-
Ben Hur Life Association, Indiana	20,193,926.00	12,647,795.00	7,546,131.00	-
B'Nai Zion, New York	5,978,206.00	5,265,296.00	712,910.00	-
Catholic Knights of St. George, Pennsylvania	13,106,983.00	11,708,098.00	1,398,955.00	121,000.00
Catholic Order of Foresters, Illinois	134,881,398.00	110,234,798.00	24,646,600.00	-
Catholic Workman, Minnesota	9,369,236.00	6,601,449.00	2,767,787.00	-
Croatian Fraternal Union of America, Pennsylvania	49,267,687.00	42,277,448.00	6,990,239.00	19,000.00
Czechoslovak Society of America, Illinois	34,240,681.00	29,487,495.00	4,753,186.00	22,000.00
Greater Beneficial Union of Pittsburg, Pennsylvania	30,757,463.00	23,698,469.00	7,058,994.00	-
Greek Catholic Union of the U.S.A., Pennsylvania	29,395,094.00	20,375,119.00	9,019,975.00	54,000.00
Holy Family Society of the U.S.A., Illinois	4,503,087.00	3,054,262.00	1,448,825.00	-
Independent Order of Foresters, Canada	681,298,039.00	618,454,391.00	62,843,648.00	9,178,957.00
Knights of Columbus, Connecticut	710,070,118.00	598,869,214.00	111,200,904.00	17,484,120.00
Labor Zionist Alliance, New York	6,479,170.00	6,081,038.00	398,132.00	5,000.00
Lithuanian Alliance of America, Pennsylvania	3,483,409.00	2,233,486.00	1,249,923.00	5,000.00
Lithuanian Catholic Alliance, Pennsylvania	2,668,001.00	1,801,247.00	866,754.00	-
Lutheran Brotherhood, Minnesota	1,229,971,937.00	1,133,911,037.00	96,060,900.00	9,879,314.00
Modern Woodmen of America, Inc., Illinois	419,163,199.00	369,501,970.00	49,661,159.00	-
Mutual Beneficial Assn. of Rail Transportation Employees, Inc., Delaware	6,702,113.00	5,575,430.00	1,126,683.00	22,000.00
National Fraternal Society of the Deaf, Illinois	7,298,628.00	6,257,005.00	1,041,623.00	23,000.00
National Slovak Society of the U.S.A., Pennsylvania	10,787,348.00	9,264,183.00	1,523,165.00	-
North American Benefit Association, Michigan	89,227,057.00	67,882,585.00	14,344,472.00	-
North American Union Life Assurance Society, Illinois	4,506,798.00	2,998,419.00	1,508,379.00	78,250.00
Police & Firemen's Insurance Assn., Indiana	15,045,705.00	6,822,317.00	8,223,388.00	-
Polish Beneficial Association, Pennsylvania	6,423,389.00	5,045,438.00	1,377,951.00	-
Polish National Alliance of the U.S. of N.A., Illinois	155,792,795.00	144,119,830.00	11,672,965.00	256,680.00
Polish Roman Catholic Union of America, Illinois	53,368,280.00	49,520,215.00	3,848,065.00	6,000.00
Polish Women's Alliance of America, Illinois	32,253,106.00	27,060,890.00	5,192,216.00	68,500.00
Royal Arcanum, Supreme Council of the, Massachusetts	27,597,656.00	19,538,525.00	8,059,131.00	101,047.00
Royal Neighbors of America, Illinois	250,631,648.00	203,643,896.00	46,987,752.00	94,000.00

TABLE NO. 12 - CONTINUED

Name of Company	Admitted Assets	Liabilities and Reserves	Unassigned and Special Funds	Maryland Business 1977 Business Written
St. Luke, Right Worthy Grand Council, Independent Order of, Virginia	$ 721,181.00	$ 502,309.00	$ 218,872.00	$ 6,050.00
Sons of Norway, Supreme Lodge, Minnesota	24,512,803.00	22,416,546.00	2,096,257.00	2,434,000.00
Travelers Protective Assn. of America, Missouri	12,198,693.00	2,167,227.00	10,031,396.00	-
Ukrainian National Association, Inc., New Jersey	41,638,521.00	30,709,116.00	10,929,405.00	46,500.00
United Commercial Travelers of Amer., Order of, Ohio	16,380,721.00	6,871,160.00	9,509,561.00	-
United Order of Tents of the J.R.G. and J.U., Virginia	1,018,354.00	510,447.00	507,907.00	3,200.00
Woodmen of the World Life Ins. Society, Nebraska	577,350,909.00	514,578,114.00	62,772,795.00	3,334,296.00
Workmen's Benefit Fund of the U.S.A., Inc., New York	19,562,599.00	18,666,023.00	896,576.00	4,500.00
Workmen's Circle, New York	13,163,092.00	10,411,630.00	2,751,462.00	-
Totals Table No. 12	$6,401,904,443.00	$5,700,166,991.00	$701,737,522.00	$51,055,195.00

SUMMARY OF 1977 ANNUITIES BUSINESS IN MARYLAND
OF ALL LIFE INSURANCE COMPANIES

Annuities	Annuities Direct Premiums Written	Annuity Claims and Benefits Paid
Domestic Companies:		
Individual (Ordinary)	$ 3,775,874.00	$ 2,173,464.00
Group	51,262.00	630,739.00
Foreign Companies:		
Individual (Ordinary)	53,088,364.00	11,196,968.00
Group	41,035,457.00	50,911,902.00
Alien Companies:		
Individual (Ordinary)	1,013,158.00	935,021.00
Group	451,995.00	546,031.00
Total Annuities	$99,416,110.00	$66,394,125.00

S U P P L E M E N T A R Y R E P O R T

of the

INSURANCE COMMISSIONER

of the

STATE OF MARYLAND

to

THE SECRETARY OF LICENSING AND REGULATION

FOR REVIEW AND TRANSMITTAL TO

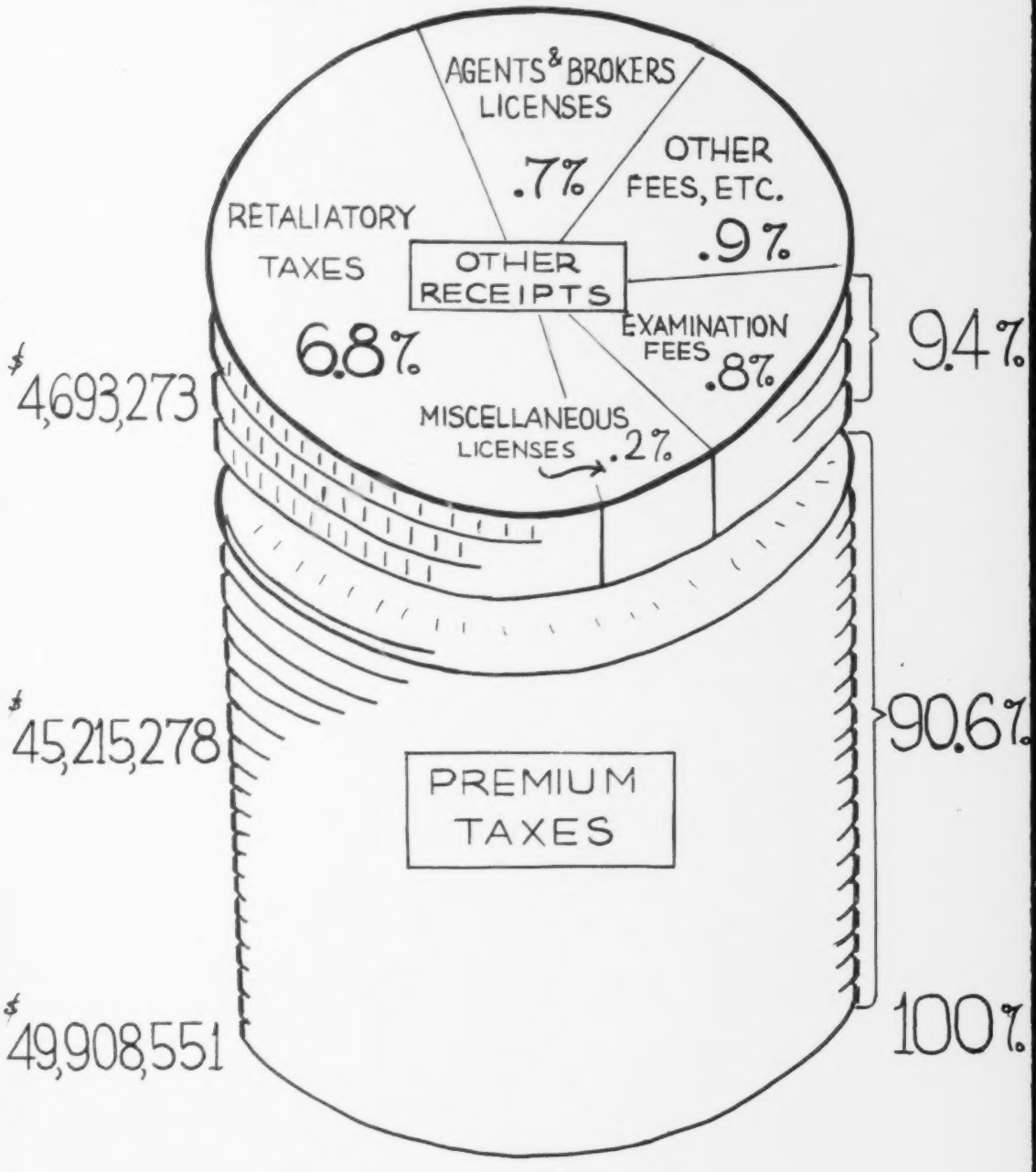
THE GOVERNOR OF MARYLAND
and the
MEMBERS OF THE MARYLAND GENERAL ASSEMBLY

BY

EDWARD J. BIRRANE, JR.
INSURANCE COMMISSIONER

Showing, with respect to the Fiscal Year ending June 30, 1978, a statement of fees and taxes received by the Insurance Commissioner and paid by him into the State Treasury.

FISCAL YEAR 1978 RECEIPTS



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SUMMARY OF 1977 BUSINESS IN MARYLAND OF ALL LIFE INSURANCE COMPANIES

	Business Written	Premiums Written	Losses Incurred
Domestic Companies:			
Ordinary	$ 990,839,558.00	$ 26,783,153.00	$ 4,900,170.00
Group	79,371,619.00	2,109,105.00	1,256,894.00
Industrial	13,901,681.00	5,736,599.00	1,780,786.00
Accident & Health		11,085,199.00	7,107,280.00
Credit Life Insurance		8,875,363.00	3,096,795.00
Credit Accident & Health Insurance		3,181,191.00	705,789.00
Foreign Companies:			
Ordinary	1,392,155,193.00	101,590,987.00	101,790,515.00
Group	2,135,881,617.00	120,213,288.00	89,581,117.00
Industrial	120,581,305.00	28,161,833.00	11,668,679.00
Accident & Health		317,150,580.00	258,823,711.00
Credit Life Insurance		22,210,192.00	7,608,184.00
Credit Accident & Health Insurance		12,986,037.00	3,881,838.00
Alien Companies:			
Ordinary	119,026,756.00	11,312,387.00	3,503,011.00
Group	92,762,230.00	2,120,583.00	1,789,011.00
Accident & Health		4,013,611.00	4,537,866.00
Credit Life Insurance		37,732.00	33,818.00
Credit Accident & Health Insurance		3,809.00	-13,698.00
Totals:			
Ordinary	4,902,319,507.00	139,716,527.00	110,193,896.00
Group	2,608,021,189.00	124,832,976.00	92,627,082.00
Industrial	134,482,986.00	33,898,355.00	13,449,458.00
Accident & Health		339,249,383.00	260,768,890.00
Credit Life Insurance		31,153,217.00	10,669,184.00
Credit Accident & Health Insurance		16,170,963.00	4,536,929.00
Total of All Business	$7,644,809,982.00	$978,021,421.00	$491,992,175,669.00

ANALYSIS OF DIVISION RECEIPTS

STATE INSURANCE DIVISION

Shown below is a comparative analysis of Total Divisional Receipts for Fiscal Years 1977 and 1978:

	Fiscal Year 1977	Fiscal Year 1978	Increase	Decrease
Agents' Licenses	$ 286,748.00	$ 252,665.00	$ 7,316.89	$ 34,083.00
Brokers' Licenses	97,974.07	105,290.96	7,316.89	
Company Licenses	50,900.00	53,972.00	3,072.00	
Rating Bureau Licenses	100.00	50.00		50.00
Public Adjusters' Licenses	375.00	450.00	75.00	
Insurance Advisors' Licenses	8,600.00	8,910.00	310.00	
Vending Machine Licenses	125.00			125.00
Surplus Line Brokers' Licenses	10,870.00	12,400.00	1,530.00	
Motor Club Licenses	2,424.00	3,022.00	598.00	
Filing Fees	43,335.00	49,302.00	5,967.00	
Certification Fees	18,728.00	21,954.00	3,226.00	
Agents Examination Fees	68,705.00	66,940.00		1,765.00
Company Examination Fees	186,712.44	338,030.30	151,317.86	
Valuation Fees	277,913.00	302,294.00	24,381.00	
Miscellaneous Fees	2,165.06	6,495.56	4,330.50	
Retalitory Fees and Taxes	1,594,359,36	2,754,273.82	1,159,914.46	
Penalties and Interest	179,732.12	73,654.43		106,077.69
Unauthorized Insurance Tax (Surplus Line)	553,962.36	627,194.78	73,232.42	
Premium Taxes	57,422,317.65	45,198,982.54		12,223,335.11
Premium Taxes - Unauthorized Insurers	61,248.04	16,295.52		44,952.52
Assessment of Insurers (Under Section 26A Article 48A)	2,143.96	9,516.36	7,372.40	
Fines and Costs	7,701.20	6,857.80		843.40
TOTALS	$ 60,877.139.26	$49,908,551.07	$1,442,643.53	$12,411,231.72
		60,877,139.26		
NET DECREASE		$10,968,588.19		